



# STIC Search Report

## EIC 3600

STIC Database Tracking Number: 144444

TO: Nga Nguyen  
Location: KNX 05A89  
Art Unit : 3692  
Wednesday, April 18, 2007

Case Serial Number: 09/967,314

From: Joan Goodbody  
Location: EIC 3600  
KNX-4C25  
Phone: 571-272-8592

joan.goodbody@uspto.gov

### Search Notes

Dear NGA,

Attached are the results of your search request regarding

#### Electronic Travel Pass

Please let me know if you need anything further, I could do a more focused search if you need that..

Joan Goodbody

4044  
35  
221432  
**Suggs, Faye (ASRC)**

**From:** NGA NGUYEN [nga.nguyen@uspto.gov]  
**Sent:** Monday, April 09, 2007 9:43 AM  
**To:** STIC-EIC3600  
**Subject:** Database Search Request, Serial Number: 09/967,314

222343

**Requester:**  
NGA NGUYEN (P/3692)  
**Art Unit:**  
GROUP ART UNIT 3692  
**Employee Number:**  
76428  
**Office Location:**  
KNX 05A89  
**Phone Number:**  
(571)272-6796  
**Mailbox Number:**

**Case serial number:**  
09/967,314  
**Class / Subclass(es):**  
705/41  
**Earliest Priority Filing Date:**  
7/17/1991  
**Format preferred for results:**  
Paper  
**Search Topic Information:**

An electronic payment and accountancy system comprising:  
a handheld electronic data carrier defining a travel pass having a monetary buying power;  
a transaction terminal for the purchase of goods or services, said terminal comprising means to securely increment as well as to decrement the monetary buying power of said travel pass;  
means for transferring data between the terminal and the travel pass;  
means for storing in said terminal a price value P for an intended purchase of goods or services;  
means for storing in said travel pass a monetary buying power VO; means for storing a fixed, predetermined buying power VPRE;  
means for temporarily holding in said terminal identifying data of travel passes that were incremented by said terminal during a given service period;  
means for comparing an intended purchase price value P with the stored monetary buying power VO of said travel pass;  
means for incrementing said monetary buying power VO by an amount corresponding to said predetermined buying power VPRE when said price value P is greater than said monetary buying power VO; and  
means for decrementing said monetary buying power VO by an amount corresponding to said price value P.  
**Special Instructions and Other Comments:**



Set	Items	Description
S1	87	S AU= (HALPERN J? OR HALPERN, J? OR HALPERN (2N) JOHN)
S2	1475	S ELECTRONIC (3N) PASS
S3	4	S S1 AND S2
S4	4	IDPAT (sorted in duplicate/non-duplicate order)
S5	4	IDPAT (primary/non-duplicate records only)

; show files

[File 350] **Derwent WPIX** 1963-2006/UD=200724

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*\*File 350: DWPI has been enhanced to extend content and functionality of the database. For more info, visit <http://www.dialog.com/dwpi/>.*

[File 347] **JAPIO** Dec 1976-2006/Dec(Updated 070403)

(c) 2007 JPO & JAPIO. All rights reserved.

[File 348] **EUROPEAN PATENTS** 1978-2007/ 200715

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*\*File 348: For important information about IPCR/8 and forthcoming changes to the IC= index, see HELP NEWSIPCR.*

[File 349] **PCT FULLTEXT** 1979-2007/UB=20070412UT=20070305

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*\*File 349: For important information about IPCR/8 and forthcoming changes to the IC= index, see HELP NEWSIPCR.*

5/5/1 (Item 1 from file: 350) [Links](#)

Derwent WPIX

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0011060314 *Drawing available*

WPI Acc no: 2001-531809/200159

Related WPI Acc No: 2001-444180

XRPX Acc No: N2001-394956

**Electronic funds transfer system has telephone set with transducers for communication with pass device and remote accountancy system**

Patent Assignee: COUSINS S H (COUS-I); HALPERN J W (HALP-I)

Inventor: COUSINS S H; HALPERN J W

Patent Family ( 2 patents, 1 countries )

Patent Number	Kind	Date	Application Number	Kind	Date	Update	Type
GB 2353889	A	20010307	GB 199920616	A	19990902	200159	B
GB 2353889	B	20031231				200403	E

Priority Applications (no., kind, date): GB 199920616 A 19990902

Patent Details

Patent Number	Kind	Lan	Pgs	Draw	Filing Notes
GB 2353889	A	EN	8	3	

#### Alerting Abstract GB A

NOVELTY - System comprises a data transfer terminal with a built-in display for exchanging data with a portable **electronic pass** device and which comprises a telephone set with built-in transducers for communication with the pass device and a remote accountancy system.

DESCRIPTION - Audible and data information can be channeled separately so that they can be received simultaneously using protocol standards and authenticity checking. Data sent to the remote station is mixed with random data in a continuous chain of variable length data words. The telephone circuit receives the telephone number to be sent to the bank in encoded form and decodes it before it reaches the first switching station to adapt it to the local dialing form.

There is an INDEPENDENT CLAIM for a pocket-size **electronic** travel and commuter **pass**.

USE - System is for a communication device and smart card device with contactless proximity data transfer elements.

DESCRIPTION OF DRAWINGS - The figure shows

2 Card element

7 Antenna

8 Supplementary card

18 Plug cable

20 Telephone receiver

22 Microwave antenna

## 23 Switch lever

**Title Terms /Index Terms/Additional Words:** ELECTRONIC; FUND; TRANSFER; SYSTEM; TELEPHONE; SET; TRANSDUCER; COMMUNICATE; PASS; DEVICE; REMOTE; ACCOUNT

### Class Codes

#### International Patent Classification

IPC	Class Level	Scope	Position	Status	Version Date
G07F-007/10			Main		"Version 7"

File Segment: EPI;

DWPI Class: T01; T04; T05; W01; W02

Manual Codes (EPI/S-X): T01-C07C3; T01-H01B3A; T04-K02; T05-D01A; T05-H02C5C; T05-L02; W01-C05B3C; W02-C02G7

5/5/2 (Item 2 from file: 350) [Links](#)

Derwent WPIX

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0006266840

WPI Acc no: 1993-058970/199307

Related WPI Acc No: 1993-039048

XRFX Acc No: N1993-044914

**Pocket size electronic travel pass with accountancy system - has digital data transferred and received by capacitive plate elements or inductive coils in pass circuit in pairs to eliminate noise with interference**

Patent Assignee: COUSINS S H (COUS-I); HALPERN J W (HALP-I); PASS TECHNOLOGIES INC (PASS-N); WARD W (WARD-I)

Inventor: COUSINS S H; HALPERN J W

#### Patent Family ( 28 patents, 13 countries )

Patent Number	Kind	Date	Application Number	Kind	Date	Update	Type
WO 1993002430	A2	19930204	WO 1992GB1309	A	19920716	199307	B
AU 199223318	A	19930223	AU 199223318	A	19920716	199324	E
GB 2272552	A	19940518	WO 1992GB1309	A	19920716	199418	E
			GB 1994814	A	19940117		
NL 199220022	A	19940601	NL 199220022	A	19920716	199425	E
			WO 1992GB1309	A	19920716		
WO 1993002430	A3	19930708	WO 1992GB1309	A	19920716	199513	E
GB 2291724	A	19960131	GB 1994814	A	19940117	199608	E
			GB 199514605	A	19950717		
GB 2291725	A	19960131	GB 1994814	A	19940117	199608	E
			GB 199514606	A	19950717		

GB 2291726	A	19960131	GB 1994814	A	19940117	199608	E
			GB 199514607	A	19950717		
GB 2291727	A	19960131	GB 1994814	A	19940117	199608	E
			GB 199514609	A	19950717		
GB 2291728	A	19960131	GB 1994814	A	19940117	199608	E
			GB 199514610	A	19950717		
GB 2291729	A	19960131	GB 1994814	A	19940117	199608	E
			GB 199514611	A	19950829		
GB 2291730	A	19960131	GB 1994814	A	19940117	199608	E
			GB 199514612	A	19950717		
GB 2291731	A	19960131	GB 1994814	A	19940117	199608	E
			GB 199514714	A	19950717		
GB 2291726	B	19960403	GB 1994814	A	19940117	199617	E
			GB 199514607	A	19950717		
GB 2272552	B	19960410	WO 1992GB1309	A	19920716	199618	E
			GB 1994814	A	19940117		
GB 2291724	B	19960410	GB 1994814	A	19940117	199618	E
			GB 199514605	A	19950717		
GB 2291725	B	19960410	GB 1994814	A	19940117	199618	E
			GB 199514606	A	19950717		
GB 2291727	B	19960410	GB 1994814	A	19940117	199618	E
			GB 199514609	A	19950717		
GB 2291728	B	19960410	GB 1994814	A	19940117	199618	E
			GB 199514610	A	19950717		
GB 2291729	B	19960410	GB 1994814	A	19940117	199618	E
			GB 199514611	A	19950829		
GB 2291730	B	19960410	GB 1994814	A	19940117	199618	E
			GB 199514612	A	19950717		
GB 2291731	B	19960410	GB 1994814	A	19940117	199618	E
			GB 199514714	A	19950717		
AU 669120	B	19960530	AU 199223318	A	19920716	199629	E
US 5734722	A	19980331	WO 1992GB1309	A	19920716	199820	E
			US 1994182097	A	19940713		
CA 2113805	C	20010605	CA 2113805	A	19920716	200136	E
			WO 1992GB1309	A	19920716		
US 20020019807	A1	20020214	WO 1992GB1309	A	19920716	200214	E
			US 1994182097	A	19940713		
			US 1997960352	A	19971029		
			US 2001967314	A	20011001		
NL 194847	B	20021202	NL 199220022	A	19920716	200302	E
			WO 1992GB1309	A	19920716		
NL 194847	C	20030403	NL 199220022	A	19920716	200358	E

Priority Applications (no., kind, date): GB 199115408 A 19910717; GB 199115403 A 19910717; GB 199122242 A 19911019

Patent Details

Patent Number	Kind	Lan	Pgs	Draw	Filing Notes	
WO 1993002430	A2	EN	43	28		
National Designated States, Original	AT AU CA CH DE ES GB HU JP NL NO RU SE US					
AU 199223318	A	EN			Based on OPI patent	WO 1993002430
GB 2272552	A	EN		1	PCT Application	WO 1992GB1309
					Based on OPI patent	WO 1993002430
NL 199220022	A	NL			PCT Application	WO 1992GB1309
					Based on OPI patent	WO 1993002430
WO 1993002430	A3	EN				
GB 2291724	A	EN	8	0	Derived from application	GB 1994814
GB 2291725	A	EN	10	7	Derived from application	GB 1994814
GB 2291726	A	EN	5	1	Derived from application	GB 1994814
GB 2291727	A	EN	9	7	Derived from application	GB 1994814
GB 2291728	A	EN	12	5	Derived from application	GB 1994814
GB 2291729	A	EN	16	9	Derived from application	GB 1994814
GB 2291730	A	EN	17	5	Derived from application	GB 1994814
GB 2291731	A	EN	21	10	Derived from application	GB 1994814
GB 2291726	B	EN	1		Derived from application	GB 1994814
GB 2272552	B	EN	1		PCT Application	WO 1992GB1309
					Based on OPI patent	WO 1993002430
GB 2291724	B	EN	1	0	Derived from application	GB 1994814
GB 2291725	B	EN	1		Derived from application	GB 1994814
GB 2291727	B	EN	1		Derived from application	GB 1994814
GB 2291728	B	EN	1		Derived from application	GB 1994814
GB 2291729	B	EN	1		Derived from application	GB 1994814
GB 2291730	B	EN	1		Derived from application	GB 1994814
GB 2291731	B	EN	1		Derived from application	GB 1994814
AU 669120	B	EN			Previously issued patent	AU 9223318
					Based on OPI patent	WO 1993002430
US 5734722	A	EN	34	28	PCT Application	WO 1992GB1309
					Based on OPI patent	WO 1993002430
CA 2113805	C	EN			PCT Application	WO 1992GB1309
					Based on OPI patent	WO 1993002430
US 20020019807	A1	EN			Division of application	WO 1992GB1309
					Division of application	US 1994182097
					Continuation of application	US 1997960352

				Division of patent	US 5734722
NL 194847	B	NL		PCT Application	WO 1992GB1309
				Based on OPI patent	WO 1993002430

### Alerting Abstract WO A2

The accountancy system is adapted for making valid payment of fares or purchases of services and goods. The travel pass system transfers and receives digital data from a communication point of the accountancy system. Data is transferred using capacitive plate elements or inductive coils (4) fitted into the pass circuit in pairs of two (alpha,beta) in such a manner that their mutual phasing is correct for close proximity signals in communication with an outlet point.

Any non signals such as interference or noise originating from a random source will appear in the travel pass in antiphase to cancel one another. Each system contains a count to three binary counter.

ADVANTAGE - Gives greater data transfer speed and protects integrity from noise.

ADVANTAGE - nt

**Title Terms /Index Terms/Additional Words:** POCKET; SIZE; ELECTRONIC; TRAVEL; PASS; ACCOUNT; SYSTEM; DIGITAL; DATA; TRANSFER; RECEIVE ; CAPACITANCE; PLATE; ELEMENT; INDUCTIVE; COIL; CIRCUIT; PAIR; ELIMINATE; NOISE; INTERFERENCE

### Class Codes

#### International Patent Classification

IPC	Class Level	Scope	Position	Status	Version Date
G06F-017/60; G06K-019/07; G06K-007/00; G06K-007/01; G06K-007/016; G06K-007/08; G07F-007/10; H04K-001/00			Main		"Version 7"
G06K-019/10; G07F-017/00; G07F-019/00; G07F-007/12; H04M-001/02			Secondary		"Version 7"

US Classification, Issued: 705039000, 705040000, 380049000, 380023000, 235380000

File Segment: EPI;

DWPI Class: T01; T04; T05; U21; W01; W02

Manual Codes (EPI/S-X): T04-K01; T05-L02; W01-A07G1; W02-C02

5/5/3 (Item 3 from file: 349) [Links](#)

PCT FULLTEXT

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00989447

**COMBINED PAYMENT SYSTEM AND METHOD TO REDUCE CONGESTION OF VEHICLES IN**



## METROPOLITAN AREAS AND FREEWAYS

SYSTEME ET PROCEDE DE PAIEMENT COMBINE POUR REDUIRE LA CONGESTION DE VEHICULE  
DANS LES ZONES METROPOLITAINES ET SUR LES AUTOROUTES

### Patent Applicant/Inventor:

- HALPERN John Wolfgang**

15 Jordan Court, Imgram Crescent West, Hove, East Sussex BN3 5NU; GB; GB(Residence); GB(Nationality);

	Country	Number	Kind	Date
Patent	WO	200319478	A1	20030306
Application	WO	2002IB3419		20020822
Priorities	GB	200120703		20010825
	GB	20028047		20020408
	GB	200218969		20020814

**Designated States:** (All protection types applied unless otherwise stated - for applications 2004+)

[EP] AT; BE; BG; CH; CY; CZ; DE; DK; EE; ES;  
FI; FR; GB; GR; IE; IT; LU; MC; NL; PT;  
SE; SK; TR;

[OA] BF; BJ; CF; CG; CI; CM; GA; GN; GQ; GW;  
ML; MR; NE; SN; TD; TG;

[AP] GH; GM; KE; LS; MW; MZ; SD; SL; SZ; TZ;  
UG; ZM; ZW;

[EA] AM; AZ; BY; KG; KZ; MD; RU; TJ; TM;

### Main International Patent Classes (Version 7):

IPC	Level
G07B-015/00	Main
B60R-025/04	
G08G-001/123	
G06K-019/077	
G07B-015/02	

Publication Language: English

Filing Language: English

Fulltext word count: 7860

### English Abstract:

A traffic regulation system comprises at least one contactless smart card and separate reader. The card stores information corresponding to a predetermined period of time during which use of a vehicle associated with the card in a predetermined area is not permitted. The card transmits this information to the reader which determines whether

the associated vehicle is improperly located.

**French Abstract:**

L'invention concerne un systeme de regulation du trafic qui comprend au moins une carte intelligente s'utilisant sans contact et un lecteur separe. La carte stocke des informations correspondant a une periode predeterminee pendant laquelle l'utilisation d'un vehicule qui lui est associe n'est pas autorisee dans une certaine zone. La carte transmet ces informations au lecteur qui determine si le vehicule associe se trouve a un endroit non autorise.

Type	Pub. Date	Kind	Text
Publication	20030306	A1	With international search report.
Publication	20030306	A1	Before the expiration of the time limit for amending the claims and to be republished in the event of the receipt of amendments.

5/5/4 (Item 4 from file: 349) [Links](#)

PCT FULLTEXT

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00228180

**ELECTRONIC TRAVEL PASS**

**CARTE ELECTRONIQUE DE PAIEMENT DE TITRES DE VOYAGE**

**Patent Applicant/Patent Assignee:**

- **WARD William;**  
;;
- **HALPERN John W;**  
;;

	Country	Number	Kind	Date
Patent	WO	9302430	A2	19930204
Application	WO	92GB1309		19920716
Priorities	GB	9115403		19910717
	GB	9115408		19910717
	GB	9122242		19911019

**Designated States:** (All protection types applied unless otherwise stated - for applications 2004+)

**Main International Patent Classes (Version 7):**

IPC	Level
G06K-019/07	Main
G06K-07:08	

Publication Language: English

Filing Language:

Fulltext word count: 14516

**English Abstract:**

A pocket-size **electronic** travel and commuter **pass** which can be used for making valid payment for fares or purchases of services and goods is disclosed. The pass contains capacitive plates or inductive coils (4) in pairs of two operated in such a way that their mutual phasing is correct for close proximity signal communication with an accountancy system. Noise and interference signals will appear in antiphase on the plates or coils (4) and will not affect the desired signal communication. As a result, the pass exhibits a high signal to noise ratio.

**French Abstract:**

Carte électronique de poche destinée au paiement de titres de voyage et de déplacements pendulaires, mais permettant également le paiement lors de l'achat de biens ou de services. La carte contient des plaques capacitives ou des bobines d'induction (4) regroupées par paires, dont la mise en phase mutuelle permet la communication de signaux à courte distance avec un système comptable. Le bruit et les signaux d'interférence apparaissent en opposition de phase sur les plaques ou bobines (4) et ne perturbent pas la communication de signaux désirée. Cette carte présente ainsi un rapport signal/bruit élevé.

Set	Items	Description
S1	840	S AU= (HALPERN J? OR HALPERN, J? OR HALPERN (2N) JOHN)
S2	0	S ELECTRONIC (3N) TRAVEL (3N) PASS
S3	132	S ELECTRONIC (3N) PASS
S4	0	S S1 AND S3
S5	77	S TRAVEL (3N) PASS
S6	0	S S1 AND S5

? show files

[File 2] **INSPEC** 1898-2007/Apr W2

(c) 2007 Institution of Electrical Engineers. All rights reserved.

[File 35] **Dissertation Abs Online** 1861-2007/Mar

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[File 65] **Inside Conferences** 1993-2007/Apr 16

(c) 2007 BLDSC all rts. reserv. All rights reserved.

[File 99] **Wilson Appl. Sci & Tech Abs** 1983-2007/Mar

(c) 2007 The HW Wilson Co. All rights reserved.

[File 474] **New York Times Abs** 1969-2007/Apr 17

(c) 2007 The New York Times. All rights reserved.

[File 475] **Wall Street Journal Abs** 1973-2007/Apr 14

(c) 2007 The New York Times. All rights reserved.

[File 583] **Gale Group Globalbase(TM)** 1986-2002/Dec 13

(c) 2002 The Gale Group. All rights reserved.

*\*File 583: This file is no longer updating as of 12-13-2002.*

[File 139] **EconLit** 1969-2007/Mar

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Set	Items	Description
S1	81	S AU=(HALPERN J? OR HALPERN, J? OR HALPERN(2N)JOHN)
S2	38	S ELECTRONIC(3N)TRAVEL(3N)PASS
S3	1388	S ELECTRONIC(3N)PASS
S4	1655	S TRAVEL(3N)PASS
S5	0	S S1 AND (S2 OR S3 OR S4)
S6	2	S S1 AND TRAVEL
S7	2	S S6 NOT PY 1991

; show files

[File 15] **ABI/Inform(R)** 1971-2007/Apr 16

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[File 610] **Business Wire** 1999-2007/Apr 17

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*\*File 610: File 610 now contains data from 3/99 forward. Archive data (1986-2/99) is available in File 810.*

[File 810] **Business Wire** 1986-1999/Feb 28

(c) 1999 Business Wire. All rights reserved.

[File 476] **Financial Times Fulltext** 1982-2007/Apr 17

(c) 2007 Financial Times Ltd. All rights reserved.

[File 613] **PR Newswire** 1999-2007/Apr 08

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*\*File 613: File 613 now contains data from 5/99 forward. Archive data (1987-4/99) is available in File 813.*

[File 813] **PR Newswire** 1987-1999/Apr 30

(c) 1999 PR Newswire Association Inc. All rights reserved.

[File 634] **San Jose Mercury** Jun 1985-2007/Apr 13

(c) 2007 San Jose Mercury News. All rights reserved.

[File 624] **McGraw-Hill Publications** 1985-2007/Apr 16

(c) 2007 McGraw-Hill Co. Inc. All rights reserved.

*\*File 624: Homeland Security & Defense and 9 Platt energy journals added Please see HELP NEWS624 for more*

[File 9] **Business & Industry(R)** Jul/1994-2007/Apr 16

(c) 2007 The Gale Group. All rights reserved.

[File 275] **Gale Group Computer DB(TM)** 1983-2007/Apr 16

(c) 2007 The Gale Group. All rights reserved.

[File 621] **Gale Group New Prod. Annou.(R)** 1985-2007/Apr 16

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[File 636] **Gale Group Newsletter DB(TM)** 1987-2007/Apr 11

(c) 2007 The Gale Group. All rights reserved.

[File 16] **Gale Group PROMT(R)** 1990-2007/Apr 16

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[File 160] **Gale Group PROMT(R)** 1972-1989

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[File 148] **Gale Group Trade & Industry DB** 1976-2007/Apr 16

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7/3,K/1 (Item 1 from file: 15) [Links](#)

ABI/Inform(R)

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00115730 80-09634

**Fire Loss Reduction: Fire Detectors vs. Fire Stations**

**Halpern, Jonathan**

Management Science v25n11 pp: 1082-1092

Nov 1979

ISSN: 0025-1909 Journal Code: MCI

**Halpern, Jonathan**

**Abstract:**

...developed from some relatively simple models and assumptions including:  
1. a relationship that predicts average **travel** time from a number of fire stations and the size of the area being served...

7/3,K/2 (Item 1 from file: 148) [Links](#)

Gale Group Trade & Industry DB

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14353881 **Supplier Number:** 67630424 (USE FORMAT 7 OR 9 FOR FULL TEXT)

**Observation of X-ray Lines from a Gamma-Ray Burst (GRB991216): Evidence of Moving Ejecta from the Progenitor.(bibliography included)**

Piro, L.; Garmire, G.; Garcia, M.; Stratta, G.; Costa, E.; Feroci, M.; Meszaros, P.; Vietri, M.; Bradt, H.; Frail, D.; Frontera, F.; **Halpern, J.**; Heise, J.; Hurley, K.; Kawai, N.; Kippen, R. M.; Marshall, F.; Murakami, T.; Sokolov, V. V.; Takeshima, T.; Yoshida, A.

Science , 290 , 5493 , 955

Nov 3 , 2000

ISSN: 0036-8075

**Language:** English

**Record Type:** Fulltext

**Word Count:** 3311 **Line Count:** 00262

...Halpern, J

...These systems eject material long before they actually merge, and the progenitors of these GRBs **travel** far from their formation sites (and their ejecta) before producing a GRB (1). Conversely, massive...

d s  
Set        Items    Description  
S1           0    S AU=(HALPERN J? OR HALPERN, J? OR HALPERN(2N)JOHN)  
; show files

[File 20] **Dialog Global Reporter** 1997-2007/Apr 17

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Set	Items	Description
S1	0	S AU= (HALPERN J? OR HALPERN, J? OR HALPERN (2N) JOHN)
S2	1	S ELECTRONIC (3N) TRAVEL (3N) PASS
S3	179	S ELECTRONIC (3N) PASS
S4	161	S TRAVEL (3N) PASS
S5	0	S S1 AND (S2 OR S3 OR S4)
S6	0	S S1 AND TRAVEL

; show files

[File 256] **TecInfoSource** 82-2007/Oct

(c) 2007 Info.Sources Inc. All rights reserved.

[File 625] **American Banker Publications** 1981-2007/Apr 13

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[File 268] **Banking Info Source** 1981-2007/Apr W2

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[File 626] **Bond Buyer Full Text** 1981-2007/Apr 16

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[File 267] **Finance & Banking Newsletters** 2007/Apr 16

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[File 608] **KR/T Bus.News.** 1992-2007/Apr 17

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2/9/1 (Item 1 from file: 267) [Links](#)

Finance & Banking Newsletters

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00002694

## **UBIQ JOINS IN SMART CARD PILOT.**

### **CORPORATE EFT REPORT**

December 11, 1996 Vol: 16 Issue: 24 Document Type: NEWSLETTER

Publisher: PHILLIPS BUSINESS INFORMATION

Language: ENGLISH Word Count: 103 Record Type: FULLTEXT

#### **Text:**

New York-based American Express selected Minneapolis-based UBIQ Inc., a software developer for the smart card industry, to personalize corporate smart cards for corporate purchasing. American Express will issue fully-functional Corporate Cards to a select group at its company and at IBM for **travel** on American Airlines. The **electronic** ticket boarding **pass** process will eliminate carrying a paper boarding pass, and save time after passing security checkpoint. UBIQ's software enables American Express to personalize large quantities of individualized smart cards, at significantly faster speeds and with optimized security, using their existing personalization systems. (David R. Tushie, UBIQ, 612/924-9920, <http://www.UBIQinc.com>.)

Set	Items	Description
S1	2487364	S TRAVEL() (PASS OR PAYMENT? ? OR ACCOUNTANCY()SYSTEM) OR ACCOUNT? OR BOOKKEEP? OR COST? ? OR PAYMENT? ? OR REMIT? OR PAY? ? OR PAY??? OR PAID OR CARD? ? OR KEYCARD? ? OR SMARTCARD? ? OR SMART()CARD OR PASS?? OR CHARGECARD? ? OR CREDITCARD? ? OR DEBITCARD? ? OR BANKCARD? ? OR CHECKCARD? ? OR CHEQUECARD? ? OR CHIPCARD? ?
S2	721201	S PDA OR PDAS OR (PERSONAL OR PRIVATE OR PORTABLE) (2N) (DIGITAL OR DATA OR INFORMATION OR ASSISTANT? OR ORGANIZER? OR DEVICE? OR ACCESS) OR DATA()ACCESS OR PHONE? ? OR TELEPHONE? ? OR CELLPHONE? ? OR CELLULARPHONE? ? OR MOBILEPHONE? ? OR HANDHELD? ? OR HAND()HELD? ? OR PALMTOP? ? OR PALM() (PILOT? ? OR TOP? ? OR VII) OR PID? ? OR (CARRY OR CELL OR CELLULAR OR CORDLESS OR WIRELESS OR RADIO OR HANDHELD OR HAND()HELD? ? OR MOBILE OR PORTABLE OR FINGER OR SMART) () (PHONE OR UNIT OR DEVICE OR APPARATUS OR APPTS OR PAGER OR TERMINAL OR TELEPHONE OR FONE) OR PHS OR PCS OR SMARTPHONE OR PAGER OR VISOR OR HANDSPRING OR BLUETOOTH OR WAP OR HDML OR RIO OR BLACKBERRY
S3	89121	S S1(10N) (TRAVEL? OR TOUR??? OR JOURN??? OR CRUISE? ? OR TRIP? ? OR VOYAGE? ? OR DRIVE? ? OR FERR??? OR EXCURSION? ? OR JUNKET? ? OR HIGHWAY? ? OR GUID??? OR HOLIDAY? ? OR VACATION? ? OR SIGHTSEE??? OR GETAWAY? ?)
S4	71797	S S2 AND (TRAVEL? OR TOUR??? OR JOURN??? OR CRUISE? ? OR TRIP? ? OR VOYAGE? ? OR DRIVE? ? OR FERR??? OR EXCURSION? ? OR JUNKET? ? OR HIGHWAY? ? OR GUID??? OR HOLIDAY? ? OR VACATION? ? OR SIGHTSEE??? OR GETAWAY? ?)
S5	1356186	S (SENT OR SEND? OR TRANSMIT? OR TRANSFER OR RELAY OR REMIT OR ROUT?) (5N) (INFORMATION OR RECORD? ? OR DATA OR VALUE? ? OR QUANTIT? OR AMOUNT? ? OR TRANSACTION? ? OR PURCHAS??? OR EXCHANG??? OR DEAL? ? OR SELL??? OR SALE? ? OR TRANSFER? OR EVENT? ? OR BUY???)
S6	388201	S CRYPTOGR? OR (ELECTRONIC OR DIGITAL) () (SIGNATURE? ? OR CERTIFICAT???) OR ENCRYPT??? OR DECRYPT??? OR (NBS OR DBS) ()ALGORITHM? ? OR CIPHER? ? OR CYPHER? ? OR (PRIVATE OR SYSTEM OR SECRET OR SYMMETRIC OR SYNCHRONOUS) ()KEY? ? OR CERTIFICATE(2N)MATCHING OR SAM OR SAMS OR SECURE()ACCESS()MODULE? ? OR SECURITY()ACCOUNT? ? ()MANAGER OR SECRET OR ENCOD??? OR IN()CODE OR ENC?PHER?? OR DEC?PHER? OR CODED OR CODING
S7	90623	S (ORDER? ? OR STEP? ? OR PROCEDURE? ? OR ROUTINE? ? OR INTERACTION? ? OR ATTEMPT? ? OR DEALING? ? OR TRANSACTION? ? OR PURCHAS??? OR EXCHANG??? OR DEAL??? OR SELL??? OR SALE? ? OR TRANSFER? OR ACTIVITY OR BUY??? OR PRICE? ? OR AMOUNT? ? OR BUY OR BUY??? OR BUYS) (5N) (RECEIVER? ? OR READER? ? OR SCANNER? ? OR TRANSCEIVER? ? OR TRANSMIT?)
S8	27731	S S1(5N)S2
S9	602	S S8(10N) (TRAVEL? OR TOUR??? OR JOURN??? OR CRUISE? ? OR TRIP? ? OR VOYAGE? ? OR DRIVE? ? OR FERR??? OR EXCURSION? ? OR JUNKET? ? OR HIGHWAY? ? OR GUID??? OR HOLIDAY? ? OR VACATION? ? OR SIGHTSEE??? OR GETAWAY? ?)
S10	54	S S9(S)S5
S11	2	S S10(S)S6
S12	5	S S9(S)S7
S13	3	S S12 AND IC=G06F-017/60
S14	3	IDPAT (sorted in duplicate/non-duplicate order)
S15	3	IDPAT (primary/non-duplicate records only)
S16	4231	S S8(S)S5
S17	374	S S16(S)S6
S18	56	S S17(S)S7
S19	24	S S18 AND IC=G06F-017/60
S20	24	IDPAT (sorted in duplicate/non-duplicate order)
S21	24	IDPAT (primary/non-duplicate records only)
S22	62719	S S4 NOT AD=20050101:20070401
S23	19223	S S22 NOT AD=19950101:20041231
S24	14154	S S23 NOT AD=19910717:19941231
S25	170	S S24(S)S7
S26	0	S S25 AND IC=G06F-017/60
S27	2	S S24 AND IC=G06F-017/60
S28	84480	S S3 NOT AD=20050101:20070401
S29	42729	S S28 NOT AD=19950101:20041231
S30	33809	S S29 NOT AD=19910717:19941231
S31	0	S S30 AND IC=G06F-017/60
S32	4	S S30 AND IC=G06F-017?

; show files

[File 350] **Derwent WPIX** 1963-2006/UD=200724

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*\*File 350: DWPI has been enhanced to extend content and functionality of the database. For more info, visit <http://www.dialog.com/dwpi/>.*

[File 347] **JAPIO** Dec 1976-2006/Dec(Updated 070403)

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Set	Items	Description
S1	2487364	S TRAVEL() (PASS OR PAYMENT? ? OR ACCOUNTANCY()SYSTEM) OR ACCOUNT? OR BOOKKEEP? OR COST? ? OR PAYMENT? ? OR REMIT? OR PAY? ? OR PAY??? OR PAID OR CARD? ? OR KEYCARD? ? OR SMARTCARD? ? OR SMART()CARD OR PASS?? OR CHARGECARD? ? OR CREDITCARD? ? OR DEBITCARD? ? OR BANKCARD? ? OR CHECKCARD? ? OR CHEQUECARD? ? OR CHIPCARD? ?
S2	721201	S PDA OR PDAS OR (PERSONAL OR PRIVATE OR PORTABLE) (2N) (DIGITAL OR DATA OR INFORMATION OR ASSISTANT? OR ORGANIZER? OR DEVICE? OR ACCESS) OR DATA()ACCESS OR PHONE? ? OR TELEPHONE? ? OR CELLPHONE? ? OR CELLULARPHONE? ? OR MOBILEPHONE? ? OR HANDHELD? ? OR HAND()HELD? ? OR PALMTOP? ? OR PALM() (PILOT? ? OR TOP? ? OR VII) OR PID? ? OR (CARRY OR CELL OR CELLULAR OR CORDLESS OR WIRELESS OR RADIO OR HANDHELD OR HAND()HELD? ? OR MOBILE OR PORTABLE OR FINGER OR SMART) () (PHONE OR UNIT OR DEVICE OR APPARATUS OR APPTS OR PAGER OR TERMINAL OR TELEPHONE OR FONE) OR PHS OR PCS OR SMARTPHONE OR PAGER OR VISOR OR HANDSPRING OR BLUETOOTH OR WAP OR HDML OR RIO OR BLACKBERRY
S3	89121	S S1(10N) (TRAVEL? OR TOUR??? OR JOURN??? OR CRUISE? ? OR TRIP? ? OR VOYAGE? ? OR DRIVE? ? OR FERR??? OR EXCURSION? ? OR JUNKET? ? OR HIGHWAY? ? OR GUID??? OR HOLIDAY? ? OR VACATION? ? OR SIGHTSEE??? OR GETAWAY? ?)
S4	71797	S S2 AND (TRAVEL? OR TOUR??? OR JOURN??? OR CRUISE? ? OR TRIP? ? OR VOYAGE? ? OR DRIVE? ? OR FERR??? OR EXCURSION? ? OR JUNKET? ? OR HIGHWAY? ? OR GUID??? OR HOLIDAY? ? OR VACATION? ? OR SIGHTSEE??? OR GETAWAY? ?)
S5	1356186	S (SENT OR SEND? OR TRANSMIT? OR TRANSFER OR RELAY OR REMIT OR ROUT?) (5N) (INFORMATION OR RECORD? ? OR DATA OR VALUE? ? OR QUANTIT? OR AMOUNT? ? OR TRANSACTION? ? OR PURCHAS??? OR EXCHANG??? OR DEAL? ? OR SELL??? OR SALE? ? OR TRANSFER? OR EVENT? ? OR BUY???)
S6	388201	S CRYPTOGR? OR (ELECTRONIC OR DIGITAL) () (SIGNATURE? ? OR CERTIFICAT???) OR ENCRYPT??? OR DECRYPT??? OR (NBS OR DBS) ()ALGORITHM? ? OR CIPHER? ? OR CYPHER? ? OR (PRIVATE OR SYSTEM OR SECRET OR SYMMETRIC OR SYNCHRONOUS) ()KEY? ? OR CERTIFICATE(2N)MATCHING OR SAM OR SAMS OR SECURE()ACCESS()MODULE? ? OR SECURITY()ACCOUNT? ? ()MANAGER OR SECRET OR ENCOD??? OR IN()CODE OR ENC?PHER?? OR DEC?PHER? OR CODED OR CODING
S7	90623	S (ORDER? ? OR STEP? ? OR PROCEDURE? ? OR ROUTINE? ? OR INTERACTION? ? OR ATTEMPT? ? OR DEALING? ? OR TRANSACTION? ? OR PURCHAS??? OR EXCHANG??? OR DEAL??? OR SELL??? OR SALE? ? OR TRANSFER? OR ACTIVITY OR BUY??? OR PRICE? ? OR AMOUNT? ? OR BUY OR BUY??? OR BUYS) (5N) (RECEIVER? ? OR READER? ? OR SCANNER? ? OR TRANSCEIVER? ? OR TRANSMIT?)
S8	27731	S S1(5N)S2
S9	602	S S8(10N) (TRAVEL? OR TOUR??? OR JOURN??? OR CRUISE? ? OR TRIP? ? OR VOYAGE? ? OR DRIVE? ? OR FERR??? OR EXCURSION? ? OR JUNKET? ? OR HIGHWAY? ? OR GUID??? OR HOLIDAY? ? OR VACATION? ? OR SIGHTSEE??? OR GETAWAY? ?)
S10	54	S S9(S)S5
S11	2	S S10(S)S6
S12	5	S S9(S)S7
S13	3	S S12 AND IC=G06F-017/60
S14	3	IDPAT (sorted in duplicate/non-duplicate order)
S15	3	IDPAT (primary/non-duplicate records only)
S16	4231	S S8(S)S5
S17	374	S S16(S)S6
S18	56	S S17(S)S7
S19	24	S S18 AND IC=G06F-017/60
S20	24	IDPAT (sorted in duplicate/non-duplicate order)
S21	24	IDPAT (primary/non-duplicate records only)
S22	62719	S S4 NOT AD=20050101:20070401
S23	19223	S S22 NOT AD=19950101:20041231
S24	14154	S S23 NOT AD=19910717:19941231
S25	170	S S24(S)S7
S26	0	S S25 AND IC=G06F-017/60
S27	2	S S24 AND IC=G06F-017/60
S28	84480	S S3 NOT AD=20050101:20070401
S29	42729	S S28 NOT AD=19950101:20041231
S30	33809	S S29 NOT AD=19910717:19941231
S31	0	S S30 AND IC=G06F-017/60
S32	4	S S30 AND IC=G06F-017?

; show files

[File 350] **Derwent WPIX** 1963-2006/UD=200724

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*\*File 350: DWPI has been enhanced to extend content and functionality of the database. For more info, visit <http://www.dialog.com/dwpi/>.*

[File 347] **JAPIO** Dec 1976-2006/Dec(Updated 070403)

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11/5/1 (Item 1 from file: 350) [Links](#)

Derwent WPIX

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0010812943 *Drawing available*

WPI Acc no: 2001-429701/200146

Related WPI Acc No: 2001-423374; 2001-423375; 2001-429697; 2001-429698; 2001-429699; 2001-429700; 2001-429702; 2001-436251; 2001-436252; 2001-436253; 2001-436254; 2001-436255; 2001-436256; 2001-436257

XRPX Acc No: N2001-319144

**Positional information service system used with public telephone set, provides positional information based on verification of transmitter identification of contact period relative to decoding request from receiver**

Patent Assignee: NIPPON TELEGRAPH & TELEPHONE CORP (NITE)

Inventor: DATE S; MASUDA R; MINE S; YASUNAGA K

Patent Family ( 2 patents, 1 countries )

Patent Number	Kind	Date	Application Number	Kind	Date	Update	Type
JP 2001148740	A	20010529	JP 200083042	A	20000323	200146	B
JP 3518473	B2	20040412	JP 200083042	A	20000323	200425	E

Priority Applications (no., kind, date): JP 1999253640 A 19990907

Patent Details

Patent Number	Kind	Lan	Pgs	Draw	Filing Notes	
JP 2001148740	A	JA	26	20		
JP 3518473	B2	JA	25		Previously issued patent	JP 2001148740

**Alerting Abstract JP A**

NOVELTY - A transmitter (100) has communication section (120) to transmit encrypted positional information to a receiver (300) via switching network (200). The receiver sets up demand for decoding the encrypted information to management center (400). The management center decodes the encrypted information based on verification of the transmitter's ID and the contract period.

DESCRIPTION - The transmitter has an updating section (130) to update the key in accordance with the key delivered from the management center for a fixed period. Encoder (110) in the transmitter, encrypts the positional information using the transmitter ID. The transmitter communication section transmits the encrypted positional information to the receiver via switching system. The receiver generates the positional information by decoding the encrypted information. The decoded information is provided to the receiver via a center communication system (401). An acquisition section (320) obtains the decoded information and a display section (330) provided in the receiver displays the acquired information. A memory (340) stores the encrypted positional information and the decoded positional information in separate groups. A search section (350) acquires the desired positional information from memory based on encrypted information. The management center has an updating section (450) to update the transmitter ID and a key delivery section (430) to deliver the updated ID to transmitter. INDEPENDENT CLAIMS are also included for the following:

- A. Positional information service procedure;
- B. Memory containing positional information service program

USE - Used with public telephone set for taxi allotting, load service, missing child or wandering elders search, peripheral information guide using telephone card.

ADVANTAGE - Prevents the recycling of data after a fixed period, as the decoding request from a transmitter is stipulated only for a specified period. Also prevents inaccurate usage as the management center performs an authentication term confirmation with respect to a decoding request and also verifies with the transmitter's ID. Reduces communication cost between management center and receiver, as the recycling of data within an updation period is performed using a memory.

DESCRIPTION OF DRAWINGS - The figure shows the principal block diagram of positional information service system (The drawing includes non-English language text).

100 Transmitter

110 Encoder

120 Communication section

130 Updating section

200 Switching network

300 Receiver

320 Acquisition section

330 Display section

340 Memory

350 Search section

400 Management center

401 Center communication system

430 Delivery section

450 Updating section

**Title Terms /Index Terms/Additional Words:** POSITION; INFORMATION ; SERVICE; SYSTEM; PUBLIC; TELEPHONE; SET; BASED; VERIFICATION; TRANSMIT; IDENTIFY; CONTACT; PERIOD; RELATIVE; DECODE; REQUEST; RECEIVE

#### Class Codes

##### International Patent Classification

IPC	Class Level	Scope	Position	Status	Version Date
H04M-003/42			Main		"Version 7"
G09C-001/00; H04L-009/08; H04L-009/14; H04L-009/32; H04M-001/57; H04M-011/00; H04M-017/00			Secondary		"Version 7"

File Segment: EngPI; EPI;

DWPI Class: W01; P85

Manual Codes (EPI/S-X): W01-C08F



11/5/2 (Item 1 from file: 347) Links

JAPIO

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08715475 \*\*Image available\*\*

**INFORMATION REPRODUCER AND PORTABLE INFORMATION TERMINAL**

**Pub. No.:** 2006-108835 [JP 2006108835 A ]

**Published:** April 20, 2006 (20060420)

**Inventor:** KASAI JUICHI

**Applicant:** SEIKO EPSON CORP

**Application No.:** 2004-289637 [JP 2004289637]

**Filed:** October 01, 2004 (20041001)

**International Patent Class (v8 + Attributes)**

**IPC + Level Value Position Status Version Action Source Office:**

H04J-0011/00	A	I	F	B	20060101	20060324	H	JP
G11B-0020/10	A	I	L	B	20060101	20060324	H	JP

**ABSTRACT**

**PROBLEM TO BE SOLVED:** To **transfer** reproduced **information** easily between an **information** reproducer and a **portable information** terminal while suppressing **cost** increase.

**SOLUTION:** An optical disc **drive** 21 is provided with an image compression/**encryption** section 57, an OFDM **encoder** 58, an RF transmitting section 59 and an RF transmission antenna 26. When a portable telephone is inserted into a terminal inserting section 25, information read out from an optical disc by means of the optical disc drive 21 is subjected to OFDM **encoding** and transmitted on the radio wave for digital terrestrial broadcasting from the RF transmission antenna 26. The radio wave for digital terrestrial broadcasting transmitted from the RF transmission antenna 26 is received by a broadcast receiving antenna 10 and information received by the broadcast receiving antenna 10 is subjected to OFDM demodulation by the portable telephone to be held therein.

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15/5/1 (Item 1 from file: 350) [Links](#)

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0013316163 *Drawing available*

WPI Acc no: 2003-403417/200338

XRPX Acc No: N2003-321728

**Duty exemption application form creation apparatus for use in airport, has application window in which tourist places his/her passport and application form, and collects purchased commodity**

Patent Assignee: JAPAN RES INST LTD (NIRE-N); TANEMURA I (TANE-I)

Inventor: TANEMURA I; TANEMURA I T J R I L

Patent Family ( 5 patents, 100 countries )

Patent Number	Kind	Date	Application Number	Kind	Date	Update	Type
WO 2003036536	A1	20030501	WO 2002JP10179	A	20020930	200338	B
EP 1443441	A1	20040804	EP 2002801996	A	20020930	200451	E
			WO 2002JP10179	A	20020930		
AU 2002335471	A1	20030506	AU 2002335471	A	20020930	200461	E
US 20040254865	A1	20041216	WO 2002JP10179	A	20020930	200482	E
			US 2004492845	A	20040416		
JP 2003538954	X	20050217	WO 2002JP10179	A	20020930	200513	E
			JP 2003538954	A	20020930		

Priority Applications (no., kind, date): JP 2001322239 A 20011019

Patent Details

Patent Number	Kind	Lan	Pgs	Draw	Filing Notes	
WO 2003036536	A1	JA	57	14		
National Designated States,Original	AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU CZ DE DK DM DZ EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ OM PH PL PT RO RU SD SE SG SI SK SL TJ TM TN TR TT TZ UA UG US UZ VC VN YU ZA ZM ZW					
Regional Designated States,Original	AT BE BG CH CY CZ DE DK EA EE ES FI FR GB GH GM GR IE IT KE LS LU MC MW MZ NL OA PT SD SE SK SL SZ TR TZ UG ZM ZW					
EP 1443441	A1	EN			PCT Application	WO 2002JP10179
					Based on OPI patent	WO 2003036536
Regional Designated States,Original	AL AT BE BG CH CY CZ DE DK EE ES FI FR GB GR IE IT LI LT LU LV MC MK NL PT RO SE SI SK TR					
AU 2002335471	A1	EN			Based on OPI patent	WO 2003036536
US 20040254865	A1	EN			PCT Application	WO 2002JP10179
JP 2003538954	X	JA	27		PCT Application	WO 2002JP10179
					Based on OPI patent	WO 2003036536

### Alerting Abstract WO A1

NOVELTY - A tourist (100) registers his/her credit card and purchases a commodity in a store (102) which transmits purchase information to credit card company (101). The tourist places his passport (104) and an application form (105) created by the company in a duty exemption application window (106) of an airport from which the tourist is departing. The purchased commodity is delivered to window, so that the commodity is collected by the tourist.

DESCRIPTION - INDEPENDENT CLAIMS are also included for the following:

1. duty exemption application form control apparatus; and
2. duty exemption application form creation program.

USE - For creating duty exemption application form for use in airport.

ADVANTAGE - The duty exemption application procedure and series of processes including money return for the duty exemption application are effectively performed.

DESCRIPTION OF DRAWINGS - The figure shows an explanatory view of the duty exemption application form creation apparatus. (Drawing includes non-English language text).

100 tourist

101 credit card company

102 domestic store

104 passport

105 duty exemption application form

106 duty exemption application window

**Title Terms /Index Terms/Additional Words:** DUTY; APPLY; FORM; CREATION; APPARATUS; AIRPORT; WINDOW; TOURING; PLACE; PASSPORT; COLLECT; PURCHASE; COMMODITY

### Class Codes

#### International Patent Classification

IPC	Class Level	Scope	Position	Status	Version Date
G06F-017/60			Main		"Version 7"
G06F-019/00			Secondary		"Version 7"

US Classification, Issued: 705031000

File Segment: EPI;

DWPI Class: T01

Manual Codes (EPI/S-X): T01-J05A2; T01-S03

15/5/2 (Item 2 from file: 350) [Links](#)  
Derwent WPIX

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0008038938 *Drawing available*

WPI Acc no: 1997-132991/199712

XRPX Acc No: N1997-109767

**System electronically providing summary of data relating to account - retrieves information in database records relating to account based on account identifier, summary of retrieved information is generated based on selected format, and is electronically outputted and transmitted to destination**

Patent Assignee: AMERICAN EXPRESS TRAVEL RELATED SERVICES (AMEX-N); AMERICAN EXPRESS TRS (AMEX-N)

Inventor: TASKETT J M

Patent Family ( 3 patents, 69 countries )

Patent Number	Kind	Date	Application Number	Kind	Date	Update	Type
WO 1997004579	A1	19970206	WO 1996US11669	A	19960715	199712	B
AU 199665450	A	19970218	AU 199665450	A	19960715	199723	E
US 6115458	A	20000905	US 1995503071	A	19950714	200044	E

Priority Applications (no., kind, date): US 1995503071 A 19950714

Patent Details

Patent Number	Kind	Lan	Pgs	Draw	Filing Notes	
WO 1997004579	A1	EN	32	6		
National Designated States, Original	AL AM AT AU AZ BB BG BR BY CA CH CN CZ DE DK EE ES FI GB GE HU IL IS JP KE KG KP KR KZ LK LR LS LT LU LV MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK TJ TM TR TT UA UG US UZ VN					
Regional Designated States, Original	AT BE CH DE DK EA ES FI FR GB GR IE IT KE LS LU MC MW NL OA PT SD SE SZ UG					
AU 199665450	A	EN			Based on OPI patent	WO 1997004579

#### Alerting Abstract WO A1

The system includes a database (210) storing records of information relating to each of several accounts with unique account identifiers, and a computer for accessing the database based on a request with the identifier received from a remote source.

A search system retrieves the information in the records relating to the account based on the identifier. A summary of the retrieved information is generated based on a selected format, and is electronically outputted and transmitted to a destination (212).

USE - Relates to creation of summaries of transaction data for prepaid, remote memory transaction instruments used by consumers to purchase goods and services, and to automatically responding to customer inquiries for these summaries for prepaid instruments.

ADVANTAGE - Conveniently and efficiently generates and transmits summary transaction data relating to prepaid transaction instruments to requesting party.

**Title Terms /Index Terms/Additional Words:** SYSTEM; ELECTRONIC; SUMMARY; DATA; RELATED; ACCOUNT; RETRIEVAL; INFORMATION; DATABASE; RECORD; BASED; IDENTIFY; GENERATE; FORMAT; TRANSMIT; DESTINATION

**Class Codes**

International Patent Classification

IPC	Class Level	Scope	Position	Status	Version Date
H04M-011/00; H04M-015/00			Main		"Version 7"
G06F-017/60; G06F-007/08; G06K-005/00; H04M-017/00			Secondary		"Version 7"

US Classification, Issued: 379144000, 379113000, 379114000, 379116000, 379119000, 235380000

File Segment: EPI;

DWPI Class: T01; W01

Manual Codes (EPI/S-X): T01-J05A2; T01-J05B3

15/5/3 (Item 3 from file: 347) [Links](#)

JAPIO

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06176949 \*\*Image available\*\*

**COMMUNICATION SYSTEM OF VEHICLE**

**Pub. No.:** 11-118498 [JP 11118498 A ]

**Published:** April 30, 1999 (19990430)

**Inventor:** NIIBE TADAYUKI

OGURO YUJIRO

ODA KAZUYA

OMURA HIROSHI

**Applicant:** MAZDA MOTOR CORP

**Application No.:** 09-303535 [JP 97303535]

**Filed:** October 18, 1997 (19971018)

**International Class:** G01C-021/00; **G06F-017/60**; G08G-001/09; G08G-001/0969; G09B-029/00; H04Q-007/38; H04L-012/28; G06F-017/30

**ABSTRACT**

**PROBLEM TO BE SOLVED:** To surely and quickly perform a communication with the outside of a vehicle by constituting a personal information recording medium having personal information recorded thereon so as to be

21/5/1 (Item 1 from file: 350) [Links](#)

Derwent WPIX

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0015394674 *Drawing available*

WPI Acc no: 2005-739760/200576

XRPX Acc No: N2005-609348

**Electronic banking support system in e-commerce, retrieves financial institution information and customer encrypted data from database, to generate payment link file and transmit transfer recipient account data to financial institution**

Patent Assignee: DAIICHI KOSHO KK (DAII-N)

Inventor: KOBAYASHI K

Patent Family ( 1 patents, 1 countries )

Patent Number	Kind	Date	Application Number	Kind	Date	Update	Type
JP 2005301933	A	20051027	JP 2004121146	A	20040416	200576	B

Priority Applications (no., kind, date): JP 2004121146 A 20040416

Patent Details

Patent Number	Kind	Lan	Pgs	Draw	Filing Notes
JP 2005301933	A	JA	14	10	

#### Alerting Abstract JP A

NOVELTY - A payment assistance file preparation unit (27) retrieves the financial institution information along with encrypted data of customer from customer database (31), to generate payment link file with respect to merchandise **purchase** from **mobile terminal** and **transmit** the **transfer recipient account information** to the financial institution.

USE - For assisting electronic banking for price payment using mobile terminals such as mobile TV, mobile phone, mobile computer, through network e.g. internet, on utilization of movie, music and goods sale in e-commerce.

ADVANTAGE - The electronic banking process is performed safely and effectively by simple process.

DESCRIPTION OF DRAWINGS - The figure shows a block diagram of the electronic banking assistance goods order-receiving server. (Drawing includes non-English language text).

11 server

12 network

22 bus

27 payment assistance file preparation unit

31 customer database

**Title Terms** /Index Terms/Additional Words: ELECTRONIC; BANK; SUPPORT; SYSTEM; RETRIEVAL; FINANCIAL; INSTITUTION; INFORMATION; CUSTOMER; ENCRYPTION; DATA; DATABASE; GENERATE; PAY; LINK; FILE; TRANSMIT; TRANSFER; RECIPIENT; ACCOUNT

## Class Codes

### International Patent Classification

IPC	Class Level	Scope	Position	Status	Version Date
G06F-017/60			Main		"Version 7"

File Segment: EPI;

DWPI Class: T01; T05; W01

Manual Codes (EPI/S-X): T01-D01; T01-N01A1; T01-N01D2; T05-L02; W01-C05B6

21/5/2 (Item 2 from file: 350) [Links](#)

Derwent WPIX

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0014638373 *Drawing available*

WPI Acc no: 2004-820372/200481

Related WPI Acc No: 2001-031672; 2001-032072; 2001-032073; 2001-041078; 2001-049870; 2001-049889; 2001-061375; 2001-061376; 2001-061377; 2001-061378; 2001-061379; 2001-061380; 2001-061383; 2001-061384; 2001-061385; 2001-061386; 2001-070855; 2001-070886; 2001-070887; 2001-070889; 2001-080332; 2001-080380; 2001-080391; 2001-091017; 2001-091018; 2001-091019; 2001-091020; 2001-102299; 2001-102300; 2001-102301; 2001-102302; 2001-146741; 2001-146742; 2001-146761; 2001-159228; 2001-202518; 2001-244051; 2001-244052; 2001-244069; 2001-244070; 2001-257289; 2001-257290; 2001-257291; 2001-257292; 2001-257293; 2001-257336; 2001-257337; 2001-257338; 2001-257339; 2001-257341; 2001-257342; 2001-257343; 2001-257344; 2001-257345; 2001-265579; 2001-290116; 2001-328123; 2001-328124; 2001-335483; 2001-335752; 2001-354478; 2001-354825; 2001-355202; 2001-367045; 2001-374344; 2001-380760; 2001-381052; 2001-389385; 2001-389410; 2001-389418; 2001-397607; 2001-417832; 2001-425321; 2001-425322; 2001-425329; 2001-425338; 2001-425352; 2001-432690; 2001-464464; 2001-464465; 2001-464466; 2001-464473; 2001-464474; 2001-521241; 2001-521256; 2001-522897; 2001-541233; 2001-564790; 2001-564791; 2001-564792; 2001-564793; 2001-580761; 2001-580897; 2001-616166; 2001-625734; 2001-625756; 2002-074883; 2002-074884; 2002-074885; 2002-074886; 2002-074887; 2002-074888; 2002-130444; 2002-147314; 2002-147316; 2002-226131; 2002-315396; 2002-351585; 2002-382643; 2002-382644; 2002-425623; 2002-454957; 2002-463660; 2002-519457; 2002-527657; 2002-528431; 2002-636105; 2002-665882; 2003-531707; 2003-531934; 2003-532083; 2003-597030; 2003-844503; 2004-096199; 2004-096457; 2004-338582; 2004-338583; 2004-340152; 2004-373010; 2004-374395; 2004-376461; 2004-376463; 2004-376464; 2004-376465; 2004-376466; 2004-386954; 2004-390759; 2004-390762; 2004-390763; 2004-390764; 2004-623797; 2004-624309; 2004-649306; 2004-652722; 2004-662642; 2004-662644; 2004-674402; 2004-674978; 2004-697395; 2004-698508; 2004-698512; 2004-700414; 2004-707312; 2004-727587; 2004-727588; 2004-727593; 2004-727594; 2004-727595; 2004-727597; 2004-727598; 2004-727600; 2004-736133; 2004-736179; 2004-736191; 2004-736196; 2004-736197; 2004-745997; 2004-745999; 2004-746000; 2004-746374; 2004-746424; 2004-746433; 2004-746436; 2004-748872; 2004-756118; 2004-756126; 2004-758108; 2004-758112; 2004-765022; 2004-766540; 2004-766546; 2004-775391; 2004-781967; 2004-782612; 2004-793958; 2004-793966; 2004-812670; 2004-812671; 2004-812672; 2004-820370; 2004-820625; 2004-832765; 2005-009864; 2005-010012; 2005-010023; 2005-028593; 2005-029594; 2005-037728; 2005-038276; 2005-056211; 2005-056779; 2005-057032; 2005-072406; 2005-079163; 2005-080067; 2005-089308; 2005-089309; 2005-098822; 2005-100321; 2005-100322; 2005-100323; 2005-111017; 2005-119778; 2005-140701; 2005-241059; 2005-252535; 2005-321817; 2005-331833; 2005-459014; 2005-459015; 2005-541067; 2005-553248; 2005-553553; 2005-553554; 2005-569237; 2005-628549; 2005-637949; 2005-647777; 2005-656376; 2005-656411;

2005-673790; 2005-701514; 2005-723381; 2005-733634; 2005-766837; 2005-793656; 2005-793712; 2005-794488; 2005-808544; 2006-009484; 2006-036108; 2006-036166; 2006-036902; 2006-036943; 2006-036944; 2006-036945; 2006-045883; 2006-045887; 2006-088441; 2006-097674; 2006-107412; 2006-133247; 2006-147965; 2006-153956; 2006-180969; 2006-181616; 2006-260457; 2006-340988; 2006-341035; 2006-421936; 2006-453485; 2006-576278; 2006-745143; 2006-745151; 2006-754281; 2006-765118; 2007-024291; 2007-052961; 2007-070878; 2007-089585; 2007-130828; 2007-170981; 2007-171208; 2007-197879; 2001-031997; 2001-032074; 2001-041060; 2001-061319; 2001-061387; 2001-061388; 2001-070849; 2001-070890; 2001-090989; 2001-112086; 2001-182391; 2001-342954; 2001-380751; 2001-380752; 2002-025666; 2002-113865; 2002-113866; 2002-113867; 2002-415987; 2003-417398; 2003-456761; 2003-842439; 2004-179603; 2004-179637; 2004-179638; 2004-213619; 2004-213622; 2004-213623; 2004-213624; 2004-213625; 2004-224907; 2004-224908; 2004-246512; 2004-794394; 2005-240690; 2005-261053; 2005-261065; 2005-294676; 2005-294678; 2005-303946; 2005-304264; 2005-344841; 2005-371286; 2005-371288; 2005-371289; 2005-496011; 2005-496017; 2005-540540; 2005-757060; 2006-045183; 2006-115544; 2006-163689; 2006-190830; 2006-215011; 2006-261351; 2006-261354; 2007-053840; 2007-137525

XRFX Acc No: N2004-647617

**Anonymous communication enabling method for online payment of bill for electricity and telephone, involves transmitting temporary telecommunication address and interaction data including digital signature of user, to application**

Patent Assignee: SILVERBROOK RES PTY LTD (SILV-N)

Inventor: LAPSTUN J A; LAPSTUN P; SCOTT P Q; SILVERBROOK K

Patent Family ( 1 patents, 1 countries )

Patent Number	Kind	Date	Application Number	Kind	Date	Update	Type
US 20040215562	A1	20041028	US 2000575197	A	20000523	200481	B
			US 2004815637	A	20040402		

Priority Applications (no., kind, date): AU 1999559 A 19990525; AU 19991312 A 19990630; AU 19991313 A 19990630; AU 19992912 A 19990917; AU 19993632 A 19991025

Patent Details

Patent Number	Kind	Lan	Pgs	Draw	Filing Notes	
US 20040215562	A1	EN	76	54	Continuation of application	US 2000575197

#### Alerting Abstract US A1

NOVELTY - A telecommunication address of the user is identified from identity of sensing device or from the interaction data including digital signature of user. A temporary telecommunication address associated with the telecommunication address, and the interaction data are transmitted to an application. The information addressed to the temporary address, is received from the application and is forwarded to the telecommunication address.

DESCRIPTION - INDEPENDENT CLAIMS are also included for the following:

1. system for enabling anonymous communication between user and application server; and
2. method for transferring information.

USE - For enabling anonymous communication between user and application server for online payment of bill from utility companies for services such as electricity, gas and telephone and for e-commerce payment using netpage



system.

ADVANTAGE - Allows large number of distributed users to interact with network information through printed materials, thereby to obtain interactive printed material on demand through high speed networked color printers. Allows the user to settle the bill payment easily and efficiently.

DESCRIPTION OF DRAWINGS - The figure shows a schematic view of the bill payment method page.

**Title Terms /Index Terms/Additional Words:** COMMUNICATE; ENABLE; METHOD; PAY; BILL; ELECTRIC; TELEPHONE; TRANSMIT; TEMPORARY; TELECOMMUNICATION; ADDRESS; INTERACT; DATA; DIGITAL; SIGNATURE; USER; APPLY

#### Class Codes

##### International Patent Classification

IPC	Class Level	Scope	Position	Status	Version Date
G06F-017/60			Main		"Version 7"

US Classification, Issued: 705040000

File Segment: EPI;

DWPI Class: T01; W01

Manual Codes (EPI/S-X): T01-N01A1; T01-N01A2A; W01-C06E

21/5/3 (Item 3 from file: 350) [Links](#)

Derwent WPIX

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0013983458 *Drawing available*

WPI Acc no: 2004-164464/200416

**Method for approving credit card transaction by using interactive character message**

Patent Assignee: KIM Y (KIMY-I)

Inventor: KIM J Y

##### Patent Family ( 1 patents, 1 countries )

Patent Number	Kind	Date	Application Number	Kind	Date	Update	Type
KR 2003082018	A	20031022	KR 200220503	A	20020415	200416	B

Priority Applications (no., kind, date): KR 200220503 A 20020415

##### Patent Details

Patent Number	Kind	Lan	Pgs	Draw	Filing Notes
KR 2003082018	A	KO	1	10	

## Alerting Abstract KR A

**NOVELTY** - A credit card transaction approval method is provided to enable a credit card member to check a credit card transaction via a mobile terminal so that it can prevent others from using the member's credit card though the credit card number is exposed or hacked.

**DESCRIPTION** - The method comprises several steps. A customer inputs credit card data, a mobile phone number and a secret number at an online shop for paying a commodity or a service with a credit card(1). The online shop transmits the input data to a payment gateway(2). The payment gateway **transmits a transaction** confirmation request message, including a callback URL, to the mobile phone by using the transmitted mobile phone number(3). The customer **transmits the transaction** confirmation message and the **secret** number to the payment gateway by using the callback URL(4). The payment gateway compares the **secret** number, transmitted by the online store, with that, transmitted by the customer, and if the two **secret** numbers are identical, **transmits a transaction** approval request to a credit card company(5). A server of the credit card company checks a credit state of the customer, and transmits an approval result to the payment gateway(6). The payment gateway transmits the approval result to the online store(7).

**Title Terms /Index Terms/Additional Words:** METHOD; APPROVE; CREDIT; CARD; TRANSACTION; INTERACT; CHARACTER; MESSAGE

## Class Codes

### International Patent Classification

IPC	Class Level	Scope	Position	Status	Version Date
G06F-017/60			Main		"Version 7"

File Segment: EPI;

DWPI Class: T01; T05; W01

Manual Codes (EPI/S-X): T01-N01A1; T01-N01A2A; T01-N01A2F; T01-N01D; T01-N02B1B; T05-H02C3; T05-H02X; T05-L01D; T05-L01X; T05-L02; W01-A05B; W01-A06G5C; W01-C01D3C; W01-C01D3D; W01-C01G6; W01-C05B5C

21/5/4 (Item 4 from file: 350) [Links](#)

Derwent WPIX

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0013682792 *Drawing available*

WPI Acc no: 2003-779535/200373

XRPX Acc No: N2003-624666

**Credit and debit card transactions authorizing method, involves applying preset cryptographic algorithm to pseudorandom security string to generate check code, and comparing check code and response code**

Patent Assignee: SWIVEL SECURE LTD (SWIV-N); SWIVEL TECHNOLOGIES LTD (SWIV-N)

Inventor: KEECH W D

Patent Family ( 14 patents, 103 countries )

Kind

Type

21/5/5 (Item 5 from file: 350) [Links](#)

Derwent WPIX

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0013682045 *Drawing available*

WPI Acc no: 2003-778724/200373

Related WPI Acc No: 2003-512944

XRPX Acc No: N2003-624149

**Secured purchase transaction system for use in electronic commerce, decrypts purchaser account and personal identification data for confirmation of payment capability, and provides only confirmation statement to merchant**

Patent Assignee: PINIZZOTTO J (PINI-I)

Inventor: PINIZZOTTO J

Patent Family ( 1 patents, 1 countries )

Patent Number	Kind	Date	Application Number	Kind	Date	Update	Type
US 20030191715	A1	20031009	US 2000534681	A	20000324	200373	B
			US 2003400102	A	20030326		

Priority Applications (no., kind, date): US 2000534681 A 20000324; US 2003400102 A 20030326

Patent Details

Patent Number	Kind	Lan	Pgs	Draw	Filing Notes	
US 20030191715	A1	EN	13	7	C-I-P of application	US 2000534681

**Alerting Abstract US A1**

NOVELTY - A customer ordering terminal (10) has encryption module for encrypting purchaser account and personal identification data. The encrypted data are transmitted to a processing center (14) where the encrypted data are decrypted to check for payment capability. A confirmation statement including the customer **purchase order**, is generated and **transmitted** to corresponding merchant station (12).

DESCRIPTION - An INDEPENDENT CLAIM is also included for secured purchase transaction provision method.

USE - For providing secured purchase transaction in electronic commerce, for purchasing goods or services using cards such as credit/debit cards and checks.

ADVANTAGE - The processing center does not transmit account information or personal identification information of the purchaser, to the merchants, thereby providing a secured transaction system efficiently.

DESCRIPTION OF DRAWINGS - The figure shows the block diagram of the secured purchase transaction system.

10 customer ordering terminal

12 merchant station

14 processing center

**Title Terms /Index Terms/Additional Words:** SECURE; PURCHASE; TRANSACTION; SYSTEM; ELECTRONIC; ACCOUNT; PERSON; IDENTIFY; DATA; CONFIRM; PAY; CAPABLE; STATEMENT; MERCHANT

**Class Codes**

## International Patent Classification

IPC	Class Level	Scope	Position	Status	Version Date
G06F-017/60			Main		"Version 7"

US Classification, Issued: 705044000

File Segment: EPI;

DWPI Class: T01; T05

Manual Codes (EPI/S-X): T01-D01; T01-N01A1; T01-N01A2A; T05-L02

21/5/6 (Item 6 from file: 350) [Links](#)

Derwent WPIX

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0013525690

WPI Acc no: 2003-618920/200359

XRFX Acc No: N2003-492961

**Alarming method and apparatus system for credit card and telephone banks**

Patent Assignee: HUANG J (HUAN-I)

Inventor: HUANG J

## Patent Family ( 1 patents, 1 countries )

Patent Number	Kind	Date	Application Number	Kind	Date	Update	Type
CN 1424678	A	20030618	CN 2001144128	A	20011212	200359	B

Priority Applications (no., kind, date): CN 2001144128 A 20011212

## Patent Details

Patent Number	Kind	Lan	Pgs	Draw	Filing Notes
CN 1424678	A	ZH		0	

CN A

NOVELTY - The timely cautioning method and equipment for immediate payment without cash is used to decrease the loss caused by being illegally embezzled. When the credit cards or mobile phones are used as generators of transaction, the information of the transaction is transmitted through the computer account keeping system to transaction signals emitting station to emit. A real right owner uses an accountsetting receiving unit to receive the display the transaction information so as to know that above-mentioned transaction just takes place. If illegal embezzling occurs, the real right owner can take measures in time, for example reporting the loss of the credit card, changing the **secret** code to **telephone** bank or giving an alarm to police to decrease loss and crack the criminal case early.

**Title Terms /Index Terms/Additional Words:** ALARM; METHOD; APPARATUS; SYSTEM; CREDIT; CARD; TELEPHONE; BANK

**Class Codes**

International Patent Classification

IPC	Class Level	Scope	Position	Status	Version Date
G06F-017/60			Main		"Version 7"

File Segment: EPI;

DWPI Class: T01; T05; W01

Manual Codes (EPI/S-X): T01-J05A; T05-H02C3; W01-C01D3

21/5/7 (Item 7 from file: 350) [Links](#)

Derwent WPIX

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0013291951 *Drawing available*

WPI Acc no: 2003-378612/200336

**Electronic commerce method using tele-center and credit card approval**

Patent Assignee: HARA SOFT CO LTD (HARA-N)

Inventor: KIM S I

Patent Family ( 1 patents, 1 countries )

Patent Number	Kind	Date	Application Number	Kind	Date	Update	Type
KR 2003006616	A	20030123	KR 200142454	A	20010713	200336	B

Priority Applications (no., kind, date): KR 200142454 A 20010713

Patent Details

Patent Number	Kind	Lan	Pgs	Draw	Filing Notes
KR 2003006616	A	KO	1	10	

**Alerting Abstract KR A**

NOVELTY - An electronic commerce method is provided to enable a tele-center to receive goods data, a part of a secret number of a credit card, a mobile phone number and a resident registration number, and to transmit the received data to a credit card company for enabling a user to pay for the goods with a credit card so that it can realize a reliable electronic commerce.

DESCRIPTION - The method comprises several steps. A tele-center requests an accessing customer to input

customer data like goods data, a part of a secret number of a credit card, a mobile phone number and a resident registration number(S22). The tele-center stores the customer data at a host server and transmits the customer data to a credit card company for requesting the credit card company to offer basic data for a credit card approval(S25). The tele-center receives the basic data from the credit card company, and requests the customer to input numbers of a specific part of a credit card number(S26). If the numbers, input by the customer, are the same as those included in the transmitted basic data, the tele-center requests the credit card company to process the payment(S27). If the transaction approval code and a delivery destination address are transmitted from the credit card company and the host server, the tele-center **transmits the purchase result** to the customer by an SMS(Short Message Service) communication(S29), and requests a delivery center to deliver the purchased goods to the destination place(S30).

**Title Terms /Index Terms/Additional Words:** ELECTRONIC; METHOD; TELE; CREDIT; CARD; APPROVE

#### Class Codes

##### International Patent Classification

IPC	Class Level	Scope	Position	Status	Version Date
G06F-017/60			Main		"Version 7"

File Segment: EPI;

DWPI Class: T01; T05

Manual Codes (EPI/S-X): T01-J05A; T01-N01A2A; T05-H02C3

21/5/8 (Item 8 from file: 350) [Links](#)

Derwent WPIX

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0013201789 *Drawing available*

WPI Acc no: 2003-286017/200328

**System and method for business management/electronic payment by using pda**

Patent Assignee: IMNETPIA CO LTD (IMNE-N)

Inventor: JANG S W; PARK J H

##### Patent Family ( 1 patents, 1 countries )

Patent Number	Kind	Date	Application Number	Kind	Date	Update	Type
KR 2002091015	A	20021205	KR 200270025	A	20021112	200328	B

Priority Applications (no., kind, date): KR 200270025 A 20021112

##### Patent Details

Patent Number	Kind	Lan	Pgs	Draw	Filing Notes
KR 2002091015	A	KO	1	10	

**Alerting Abstract KR A**

NOVELTY - A system and a method for the business management/electronic payment by using a PDA(Personal Digital Assistant) are provided to make the participants of a transaction easily use a business management/electronic payment service by employing the PDA in a CDMA(Code Division Multiple Access)-2000 communication network. DESCRIPTION - The PDA(100) has an electronic payment program and a mobile business management program. A request for the electronic payment and a result of an approval are displayed on the PDA. The request for the real time article information and the result of the request are displayed on the PDA. An enterprise server(400) connected to a PDA gateway server(300) receives the payment information, accepts the request for the information about the orders/stockpile/customers/articles, and transmits the result of the request. An electronic payment server(500) transmits the payment request information to a VAN server(600) and the approval information of the VAN server to the PDA gateway server. An **encryption/ decryption** and authentication server(700) **encodes** or decodes the information about the payment and the business management. A credit card company server(800) and a bank sever(900) transmit the result of the approval to the VAN server.

**Title Terms /Index Terms/Additional Words:** SYSTEM; METHOD; BUSINESS; MANAGEMENT; ELECTRONIC; PAY

**Class Codes**

## International Patent Classification

IPC	Class Level	Scope	Position	Status	Version Date
G06F-017/60			Main		"Version 7"

File Segment: EPI;

DWPI Class: T01

Manual Codes (EPI/S-X): T01-J05A

21/5/9 (Item 9 from file: 350) [Links](#)

Derwent WPIX

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0013057101 *Drawing available*

WPI Acc no: 2003-136816/200313

**Payment method using payment code on mobile terminal**

Patent Assignee: STARBRIDGE COMMUNICATIONS CO LTD (STAR-N)

Inventor: CHOI J H

## Patent Family ( 1 patents, 1 countries )

Patent Number	Kind	Date	Application Number	Kind	Date	Update	Type
KR 2002065989	A	20020814	KR 20016133	A	20010208	200313	B

Priority Applications (no., kind, date): KR 20016133 A 20010208

**Patent Details**

<b>Patent Number</b>	<b>Kind</b>	<b>Lan</b>	<b>Pgs</b>	<b>Draw</b>	<b>Filing Notes</b>
KR 2002065989	A	KO	1	10	

**Alerting Abstract KR A**

NOVELTY - A payment method is provided to make a payment on a mobile terminal by using an identifiable payment code downloaded at a mobile terminal via an online network or an offline media or given at every transaction.

DESCRIPTION - The method comprises steps of a user requesting a payment on a mobile phone(S101), a mobile payment management company setting a monthly payment limit to the user by considering a vocation, an age or an income, and transmitting a payment code to the user(S102), the user downloading the payment code at the mobile phone(S103), in a case of buying a commodity or using a service by using a mobile payment, the user inputting a secret code at the mobile terminal for receiving a user approval(S104), the mobile phone displaying the payment code on a display(S105), a payment code reader, installed at an affiliated store, reading the payment code displayed on the mobile phone(S106), the payment code reader allowing an operator to input a transaction money or an installment month as well as the payment code, and **transmitting a transaction** approval request to the mobile payment management company(S107), the company **transmitting a transaction** approval code and specification to the reader and the mobile phone after checking if the requested transaction is normal(S110), and a mobile communication company calculating a total payment **amount** and **sending** a bill to the user(S111).

**Title Terms** /Index Terms/Additional Words: PAY; METHOD; CODE; MOBILE; TERMINAL

**Class Codes**

**International Patent Classification**

<b>IPC</b>	<b>Class Level</b>	<b>Scope</b>	<b>Position</b>	<b>Status</b>	<b>Version Date</b>
G06F-017/60			Main		"Version 7"

File Segment: EPI;

DWPI Class: T01; W01

Manual Codes (EPI/S-X): T01-J05A; T01-N01A; W01-C

21/5/10 (Item 10 from file: 350) **Links**

Derwent WPIX

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0012504502 *Drawing available*

WPI Acc no: 2002-452374/200248

**Electronic payment method using phone number**

Patent Assignee: KOREA TELECOM (KOTE-N)

Inventor: HAN D I



21/5/11 (Item 11 from file: 350) [Links](#)  
Derwent WPIX  
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0011088728 *Drawing available*  
WPI Acc no: 2002-024243/200203

**Method and device for certifying user**

Patent Assignee: KANG D G (KANG-I); KIM D J (KIMD-I); KIM D S (KIMD-I); KIM J G (KIMJ-I); KIM J H (KIMJ-I); KIM J K (KIMJ-I); LEEM S W (LEEM-I)  
Inventor: KANG D G; KIM D J; KIM D S; KIM J G; KIM J H; KIM J K; LEEM S W

Patent Family ( 1 patents, 1 countries )

Patent Number	Kind	Date	Application Number	Kind	Date	Update	Type
KR 2001068124	A	20010713	KR 200122354	A	20010425	200203	B

Priority Applications (no., kind, date): KR 200122354 A 20010425

Patent Details

Patent Number	Kind	Lan	Pgs	Draw	Filing Notes
KR 2001068124	A	KO	1	10	

**Alerting Abstract KR A**

NOVELTY - A method and device for certifying a user is provided to apply a user certification method using a telephone into a financial transaction as an Internet banking.

DESCRIPTION - Contents related to user information as a user's inherent code, a name, and an address and account information including an account number and an account secret code and telephone information including a telephone number are inputted from an Internet terminal(410). The user is identified by using user information and the user information is stored in a database by generating a predetermined transaction secret code and the user **information is transmitted** to the telephone(420). A **transaction** permission code related to the **transmitted transaction secret** code is received through the Internet terminal(430). The user is finally certificated by comparing the received transaction permission code and with the stored transaction permission code(440). If the user is identified as a normal user, the contents are informed to the user, the inputted account is registered as an Internet banking account capable of performing an Internet banking being linked with the inputted telephone number(460).

**Title Terms /Index Terms/Additional Words:** METHOD; DEVICE; CERTIFY; USER

**Class Codes**

International Patent Classification

IPC	Class Level	Scope	Position	Status	Version Date
G06F-017/60			Main		"Version 7"

File Segment: EPI;

DWPI Class: T01  
Manual Codes (EPI/S-X): T01-J05A

21/5/12 (Item 12 from file: 350) [Links](#)

Derwent WPIX

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0010994457 *Drawing available*

WPI Acc no: 2001-619515/200172

XRPX Acc No: N2001-462049

**Accounts settlement system has authentication server which encrypts decoded information and transmits it to account settlement server which decodes received information and settles commercial transaction price**

Patent Assignee: MALLSERVICE INC (MALL-N)

Inventor: NAKA S; UMEMOTO Y

Patent Family ( 3 patents, 92 countries )

Patent Number	Kind	Date	Application Number	Kind	Date	Update	Type
JP 2001076059	A	20010323	JP 2000271698	A	20000907	200172	B
WO 2002021363	A1	20020314	WO 2001JP7704	A	20010905	200225	E
AU 200184436	A	20020322	AU 200184436	A	20010905	200251	E

Priority Applications (no., kind, date): JP 2000271698 A 20000907

Patent Details

Patent Number	Kind	Lan	Pgs	Draw	Filing Notes	
JP 2001076059	A	JA	8	4		
WO 2002021363	A1	JA				
National Designated States,Original	AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU CZ DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW					
Regional Designated States,Original	AT BE CH CY DE DK EA ES FI FR GB GH GM GR IE IT KE LS LU MC MW MZ NL OA PT SD SE SL SZ TR TZ UG ZW					
AU 200184436	A	EN			Based on OPI patent	WO 2002021363

#### Alerting Abstract JP A

NOVELTY - An authentication server (30) encrypts the decoded individual information and order of commercial transaction, and transmits it to an account settlement server (40). The server (40) decodes the received information and authenticates a user and the commercial transaction price is settled.

DESCRIPTION - The individual information and the order of the commercial transaction are transmitted from a

user portable terminal (10) to an authentication server (30). When the terminal (10) confirms the contents of commercial transaction, the encrypted individual information are transmitted to the server (30). The server (30) decodes the received information.

USE - Accounts settlement system.

ADVANTAGE - Since the authentication server again encrypts the decoded data and transmits it to account settlement server, the security of the system is enhanced with respect to individual information on internet. Hence operativity of **portable terminal** is improved and the **accounts** are settled more consistently.

DESCRIPTION OF DRAWINGS - The figure shows the block diagram of settlement of accounts system.

10 Portable terminal

30 Authentication server

40 Server

**Title Terms /Index Terms/Additional Words:** ACCOUNT; SETTLE; SYSTEM; AUTHENTICITY; SERVE; DECODE; INFORMATION; TRANSMIT; RECEIVE; COMMERCIAL; TRANSACTION; PRICE

### Class Codes

#### International Patent Classification

IPC	Class Level	Scope	Position	Status	Version Date
G06F-017/60			Main		"Version 7"
G09C-001/00; H04L-009/32			Secondary		"Version 7"

File Segment: EngPI; EPI;

DWPI Class: T01; W01; P85

Manual Codes (EPI/S-X): T01-D01; T01-H07C5E; T01-H07C5S; T01-J05A1; T01-J05A2; T01-J12C; W01-A05A; W01-A06E2A

21/5/13 (Item 13 from file: 350) [Links](#)

Derwent WPIX

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0010969431 *Drawing available*

WPI Acc no: 2001-593210/200167

XPX Acc No: N2001-442059

**Credit card transaction communication device e.g. pager transmits credit card transaction data to external device based on specific demand, when input code and preset code stored in code memory are in accord**

Patent Assignee: FUTURE FINANCIAL STRATEGY KK (FUTU-N); FUTURE SYSTEM CONSULTING KK (FUTU-N)

Inventor: TOGASHI N

#### Patent Family ( 1 patents, 1 countries )

Patent Number	Kind	Date	Application Number	Kind	Date	Update	Type
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21/5/14 (Item 14 from file: 350) [Links](#)

Derwent WPIX

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0010546109 *Drawing available*

WPI Acc no: 2001-149333/200116

XRPX Acc No: N2001-109617

**System for performing secure electronic transactions over an open communication network by identifying the user using a global system for mobile communications phone during ordering and purchasing**

Patent Assignee: MIC SYSTEMS (MICS-N); MIC SYSTEMS C/O TMF MGT BV (MICS-N)

Inventor: OIKNINE M; VAN MOER M

Patent Family ( 4 patents, 93 countries )

Patent Number	Kind	Date	Application Number	Kind	Date	Update	Type
EP 1065634	A1	20010103	EP 1999630056	A	19990702	200116	B
WO 2001003083	A1	20010111	WO 2000EP6269	A	20000630	200116	E
AU 200062683	A	20010122	AU 200062683	A	20000630	200125	E
JP 2003504739	W	20030204	WO 2000EP6269	A	20000630	200320	E
			JP 2001508793	A	20000630		

Priority Applications (no., kind, date): EP 1999630056 A 19990702

Patent Details

Patent Number	Kind	Lan	Pgs	Draw	Filing Notes	
EP 1065634	A1	EN	14	3		
Regional Designated States,Original	AL AT BE CH CY DE DK ES FI FR GB GR IE IT LI LT LU LV MC MK NL PT RO SE SI					
WO 2001003083	A1	EN				
National Designated States,Original	AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU CZ DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW					
Regional Designated States,Original	EA GH GM KE LS MW MZ OA SD SL SZ TZ UG ZW					
AU 200062683	A	EN			Based on OPI patent	WO 2001003083
JP 2003504739	W	JA	30		PCT Application	WO 2000EP6269
					Based on OPI patent	WO 2001003083

**Alerting Abstract EP A1**

NOVELTY - To complete a transaction, a customer requires a global system for mobile communications (GSM) phone (50) with a subscriber identity module and gives the GSM number to an acquirer (40) in order to make a

transaction. The customer account number is transferred to the acquirer processing center and, once registered, a customer may purchase items from an endorsed merchant (30) by entering the account number to the merchant/acquirer Internet interface (35). A web payment gateway (41) employs an encryption protocol for communicating with customers and merchants and a code corresponding to a transaction is transmitted from the acquirer to the phone and then to the gateway, to authorize the transaction.

DESCRIPTION - AN INDEPENDENT CLAIM is included for a method for performing electronic transactions over an open communication network.

USE - Performing secure electronic transactions over the network.

ADVANTAGE - Secure system allowing identification of the buyer over the network.

DESCRIPTION OF DRAWINGS - The drawing is a schematic diagram of the system according to the invention

50 GSM phone

40 Acquirer

30 Merchant

35 Internet interface

41 Web payment interface

**Title Terms /Index Terms/Additional Words:** SYSTEM; PERFORMANCE; SECURE; ELECTRONIC; TRANSACTION; OPEN; COMMUNICATE; NETWORK; IDENTIFY; USER ; GLOBE; MOBILE; TELEPHONE; ORDER; PURCHASE

#### Class Codes

##### International Patent Classification

IPC	Class Level	Scope	Position	Status	Version Date
G06F-017/60; G07F-007/10			Main		"Version 7"
G06F-012/00; G06F-012/14; G06F-015/00; G07F-019/00; H04B-007/26; H04M-011/00			Secondary		"Version 7"

File Segment: EPI;

DWPI Class: T01; T05; W01; W02

Manual Codes (EPI/S-X): T01-D01; T01-H07C5E; T05-L02; W01-A05A; W01-A06B7; W01-B05A1A; W01-C05B3C; W02-C03C1A

21/5/15 (Item 15 from file: 350) [Links](#)

Derwent WPIX

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0009884604 *Drawing available*

WPI Acc no: 2000-181690/200016

XRPX Acc No: N2000-134107

**Credit card purchase authorizing method for retail vendors**

Patent Assignee: AT & T CORP (AMTT)

21/5/16 (Item 16 from file: 350) [Links](#)

Derwent WPIX

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0009359406 *Drawing available*

WPI Acc no: 1999-292908/199925

XRPX Acc No: N1999-219490

**Electronic money transaction system for e.g. store, shop - has portable terminal which transfers transaction result between user and store to bank, to which account of user is settled, when amount of purchase of user conforms with selling amount transmitted from store**

Patent Assignee: HITACHI JOHO NETWORK KK (HITA-N); HITACHI LTD (HITA)

Inventor: MIWA Y; YOSHIOKA Y

Patent Family ( 1 patents, 1 countries )

Patent Number	Kind	Date	Application Number	Kind	Date	Update	Type
JP 11096252	A	19990409	JP 1997251645	A	19970917	199925	B

Priority Applications (no., kind, date): JP 1997251645 A 19970917

Patent Details

Patent Number	Kind	Lan	Pgs	Draw	Filing Notes
JP 11096252	A	JA	8	8	

**Alerting Abstract JP A**

NOVELTY - A portable terminal (1) transfers a transaction result between a user and store (17) to a bank (1), to which settlement of account of the user is performed, when the amount of purchase of the user conforms with a selling amount transmitted from the store. DETAILED DESCRIPTION - The account number of the user is enciphered for goods selection by the **portable terminal** which obtains the **account** balance information of the user. An **encryption** key in the bank decodes the **account** number transmitted from the **portable terminal**, by using a user **encryption** key added to the account number of the user.

USE - For e.g. store, shop.

ADVANTAGE - Provides convenience since it enables utilization of multimedia portable terminal to a store whose location is not specified. Enables user to perform commercial transaction after passing authentication that involves inspection of e.g. retina pattern, fingerprints, and information combination that cannot be forged, thus utilization security is improved. DESCRIPTION OF DRAWING(S) - The figure shows the schematic block diagram of the electronic money transaction system. (1) Bank; (1) Portable terminal; (17) Store.

**Title Terms /Index Terms/Additional Words:** ELECTRONIC; MONEY; TRANSACTION; SYSTEM; STORAGE; SHOP; PORTABLE; TERMINAL; TRANSFER; RESULT; USER; BANK; ACCOUNT; SETTLE; AMOUNT; PURCHASE; CONFORM; SELL; TRANSMIT

**Class Codes**

International Patent Classification

**Class**

21/5/17 (Item 17 from file: 350) [Links](#)

Derwent WPIX

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0009306839 *Drawing available*

WPI Acc no: 1999-237652/199920

XRPX Acc No: N1999-176924

**Electronic cash transfer method used in retail store transactions - involves adding identification information by retail store, and transmitting to bank, which credits amount and stores it after verifying identity**

Patent Assignee: NIPPON TELEGRAPH & TELEPHONE CORP (NITE)

Inventor: HIRATA S; MORIHATA H

Patent Family ( 2 patents, 1 countries )

Patent Number	Kind	Date	Application Number	Kind	Date	Update	Type
JP 11066195	A	19990309	JP 1997220384	A	19970815	199920	B
JP 3435682	B2	20030811	JP 1997220384	A	19970815	200354	E

Priority Applications (no., kind, date): JP 1997220384 A 19970815

Patent Details

Patent Number	Kind	Lan	Pgs	Draw	Filing Notes	
JP 11066195	A	JA	15	11		
JP 3435682	B2	JA	15		Previously issued patent	JP 11066195

#### Alerting Abstract JP A

NOVELTY - The electronic terminal in a retail store transmits proof of transaction with a customer, after adding an identification number. The terminal in the bank verifies whether the claimed amount has been received from the identified store and forwards the amount to payment section terminal. DETAILED DESCRIPTION - The store terminal uses a secret key for encryption of amount and stores identification information. The bank terminal has disclosure key for decoding the information. Both receiving terminal and payment section terminal in the bank verify the claimed amount by decoding the encrypted information from the store terminal. INDEPENDENT CLAIMS are included for the following: electronic cash transfer system; recording medium storing program for electronic cash transfer method

USE - For retail store transactions using electronic wallet, i.e IC card and telephone circuit.

ADVANTAGE - Enables efficient distinguishing of amounts from retail store as it is based on retail store signature.

DESCRIPTION OF DRAWING(S) - The drawing shows the block diagram of the electronic cash transaction system.

**Title Terms** /Index Terms/Additional Words: ELECTRONIC; CASH; TRANSFER; METHOD; RETAIL; STORAGE; TRANSACTION; ADD; IDENTIFY; INFORMATION; TRANSMIT; BANK; CREDIT; AMOUNT; AFTER; VERIFICATION

#### Class Codes

IPC	International Patent Classification		Status	Version Date
	Class	Scope		

	Level			
G06F-017/60; G06F-019/00			Main	"Version 7"
G09C-001/00			Secondary	"Version 7"

File Segment: EngPI; EPI;

DWPI Class: T01; T05; W01; P85

Manual Codes (EPI/S-X): T01-J05A1; T01-J05B; T05-L02; T05-L03C; W01-C05B3C

21/5/18 (Item 18 from file: 350) [Links](#)

Derwent WPIX

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0007224774 *Drawing available*

WPI Acc no: 1995-274352/199536

Related WPI Acc No: 1996-000530

XRPX Acc No: N1995-209647

**Security system for non-cash real-time payment - uses telecommunication system to notify card owner of use of card and notifies corresponding computer accounting system to stop illegal transaction**

Patent Assignee: HUANG J (HUAN-I); WONG K (WONG-I)

Inventor: HUANG J; WONG K

Patent Family ( 6 patents, 4 countries )

Patent Number	Kind	Date	Application Number	Kind	Date	Update	Type
TW 250553	A	19950701	TW 1994108630	A	19940917	199536	B
GB 2289783	A	19951129	GB 199413204	A	19940630	199551	E
US 5615110	A	19970325	US 1994294144	A	19940822	199718	E
GB 2289783	B	19970813	GB 199413204	A	19940630	199735	E
CN 1113368	A	19951213	CN 1994105095	A	19940519	199738	E
CN 1057178	C	20001004	CN 1994105095	A	19940519	200471	E

Priority Applications (no., kind, date): CN 1994105095 A 19940519

Patent Details

Patent Number	Kind	Lan	Pgs	Draw	Filing Notes
TW 250553	A	ZH	7	7	
GB 2289783	A	EN	27	7	
US 5615110	A	EN	13	7	
CN 1113368	A	ZH		0	



## Alerting Abstract TW A

The system transmits a 'transaction occurring' message combined with a checking password address of the actual card owner. It is transmitted via the corresponding computer accepting system of the bank or phone company. The signal is transmitted to the transaction signal transmitting station by radio signal, the public phone line or communication cable.

The station transmits a 'received transaction' message by a preset encoding signal. The receiver is checked out with the password address. The corresponding message including the transaction amount and location is received. It is displayed on screen to judge if the transaction is legal or illegal. When the above transaction is illegal, the corresponding computer accounting system is notified to stop the transaction process through the communication tools.

USE/ADVANTAGE - Prevents illegal use of stolen credit card or cellular phone.

**Title Terms /Index Terms/Additional Words:** SECURE; SYSTEM; NON; CASH; REAL; TIME; PAY; TELECOMMUNICATION; NOTIFICATION; CARD; OWNER; CORRESPOND; COMPUTER; ACCOUNT; STOP; ILLEGAL; TRANSACTION

## Class Codes

### International Patent Classification

IPC	Class Level	Scope	Position	Status	Version Date
G06F-015/21; G06F-017/60; G07F-007/08; H04K-001/00			Main		"Version 7"
G06K-005/00; G08B-021/00; G08B-005/22; H04M-001/66; H04Q-007/00			Secondary		"Version 7"

US Classification, Issued: 395238000, 379091000, 379095000, 340825300, 340825320, 340825330, 340825340, 340825440, 235379000, 235380000, 395244000

File Segment: EPI;

DWPI Class: T01; T05; W01; W05

Manual Codes (EPI/S-X): T01-J05A; T01-J08C; T05-L02; W01-C01D3A; W01-C01D3D; W01-C05A; W05-A05C

21/5/19 (Item 19 from file: 347) [Links](#)

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08553787 \*\*Image available\*\*

**SETTLEMENT METHOD, TERMINAL FOR SETTLEMENT, SETTLEMENT SYSTEM, COMPUTER PROGRAM AND RECORDING MEDIUM**

**Pub. No.:** 2005-302047 [JP 2005302047 A ]

**Published:** October 27, 2005 (20051027)

**Inventor:** BETSUTO TADASHI  
UMEZAKI TOMIO  
**Applicant:** BANK OF TOKYO-MITSUBISHI LTD  
**Application No.:** 2005-130689 [JP 2005130689]  
Division of 2004-037361 [JP 200437361]  
**Filed:** April 28, 2005 (20050428)  
**International Class:** G06F-017/60; G06K-007/00

## **ABSTRACT**

**PROBLEM TO BE SOLVED:** To enable a payer to simply perform payment to a claimant using an information processing terminal even in settlement other than network dealings.

**SOLUTION:** In a **cellular phone 30** of the **payer**, a code pattern in which **transfer request information** at least including claimant identification **information** and a **transfer amount** displayed on a bill is **encoded** is read, the **transfer request information** is decoded from the code pattern, a settlement server 10 is accessed and the decoded **transfer request information** is **transmitted**. The settlement server 10 performs personal authentication of the payer and executes **transfer** processing from a payer's bank account specified by the personal authentication to a **transfer destination bank account** based on the **transfer request information**.

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21/5/20 (Item 20 from file: 347) [Links](#)  
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08479896 \*\*Image available\*\*

**METHOD AND TERMINAL FOR PAYMENT, BILL, COMPUTER PROGRAM, AND RECORDING MEDIUM**

**Pub. No.:** 2005-228156 [JP 2005228156 A ]  
**Published:** August 25, 2005 (20050825)  
**Inventor:** BETSUTO TADASHI  
UMEZAKI TOMIO  
**Applicant:** BANK OF TOKYO-MITSUBISHI LTD  
**Application No.:** 2004-037361 [JP 200437361]  
**Filed:** February 13, 2004 (20040213)  
**International Class:** G06F-017/60

## **ABSTRACT**

**PROBLEM TO BE SOLVED:** To enable a payer to easily make a payment to a claimant by using an information processing terminal even for a transaction other than a network transaction.

**SOLUTION:** A **mobile telephone** set 30 of the **payer** reads a code pattern in which **transfer request information** including at least claimant identification **information** and a **transfer amount** of money shown in a bill is **coded**, decodes **transfer request information** from the code pattern, and is connected with a payment server 10 to **transmit** the decoded **transfer request information**. The payment server 10 authenticates the payer and performs **transfer** processing from the account of the payer specified by the authentication to a **transfer** destination account according to the **transfer request information**.

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21/5/21 (Item 21 from file: 347) [Links](#)

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08169897 **\*\*Image available\*\***

**PERSONAL INFORMATION PROTECTING METHOD, COMMODITY ORDERING TERMINAL, COMMODITY ORDER RECEIVING SERVER, PERSONAL INFORMATION TRANSMITTING PROGRAM, AND PERSONAL INFORMATION RECEIVING PROGRAM**

**Pub. No.:** 2004-282657 [JP 2004282657 A ]

**Published:** October 07, 2004 (20041007)

**Inventor:** OGAWA KAZUTO

GOSHI SEIICHI

MUROTA ITSURO

OTAKE TAKESHI

NANBA SEIICHI

MAJIMA KEIGO

HANAOKA GOICHIRO

**Applicant:** NIPPON HOSO KYOKAI (NHK)

**Application No.:** 2003-074756 [JP 200374756]

**Filed:** March 19, 2003 (20030319)

**International Class:** H04L-009/08; G06F-017/60

## **ABSTRACT**

**PROBLEM TO BE SOLVED:** To provide a personal information protecting method, commodity ordering terminal, commodity **order** receiving server, personal **information transmitting** program and personal **information** receiving program in which personal **information** to be **transmitted** from the side of a commodity ordering person to the side of an order receiving person is **encrypted** with a public key that does not require key certification using a certification agent, the communication **cost** is reduced, and **personal information** of the ordering person can be protected.

**SOLUTION:** The method is characterised in that, in the ordering terminal 10, public recipient information (public information Pinfo) generated from private recipient information that is recipient's side private information specifying the ordering person, is acquired by a public information acquisition means 11, identification information for identifying the ordering person is defined as a public key Uid and on the basis of the public key Uid, the public

information Pinfo and ordering person's private information (r) that is private information of the ordering person, personal information M is **encrypted**.

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21/5/22 (Item 22 from file: 347) [Links](#)

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07538905 **\*\*Image available\*\***

## **METHOD FOR PREVENTING ILLEGAL USE OF PORTABLE TELEPHONE**

**Pub. No.:** 2003-032742 [JP 2003032742 A ]

**Published:** January 31, 2003 (20030131)

**Inventor:** ANEGAWA TAKEHIKO

ISHIDAIRA IKU

**Applicant:** DAINIPPON PRINTING CO LTD

**Application No.:** 2001-213019 [JP 2001213019]

**Filed:** July 13, 2001 (20010713)

**International Class:** H04Q-007/38; **G06F-017/60**; G09C-001/00; H04L-009/08; H04L-009/10; H04L-009/32; H04M-001/675; H04M-011/04

## **ABSTRACT**

**PROBLEM TO BE SOLVED:** To provide a method for preventing illegal use of a portable telephone in which the portable telephone is prevented from being used for payment illegally even when it is stolen by a third person.

**SOLUTION:** The method for preventing illegal use of a portable telephone comprises a **step for transmitting an electronic certification** including a public key for **decrypting a digital signature** from a **portable telephone** to the server of a **payment agency**, a step for putting a **digital signature on data**, when it is **transmitted** from the **portable telephone** to the server of the **payment agency**, using a **private key** stored on a noncontact IC **card** arranged to communicate with the **portable telephone**, a **step for transmitting the data** having the **digital signature** from the **portable telephone** to the server of the **payment agency**, and a step for **decrypting** the data having the **digital signature** received at the server of the payment authority using the public key and verifying the received data.

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21/5/23 (Item 23 from file: 347) [Links](#)

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07498228 **\*\*Image available\*\***

## **NEW ACCOUNT OPENING SYSTEM USING IC CARD**

**Pub. No.:** 2002-366748 [JP 2002366748 A ]

**Published:** December 20, 2002 (20021220)

**Inventor:** UEMATSU JUNICHI

SAKAI MASAHIRO

**Applicant:** DAINIPPON PRINTING CO LTD

**Application No.:** 2001-168937 [JP 2001168937]

**Filed:** June 05, 2001 (20010605)

**International Class:** G06F-017/60; G06F-015/00; G06K-017/00; G06K-019/00; G06K-019/10; G09C-001/00; H04L-009/32

## **ABSTRACT**

**PROBLEM TO BE SOLVED:** To provide a new account opening system using an IC card by which a user can perform processing required for opening a new account to a financial facility by using a communication line and the financial facility can examine the authenticity of received personal information in a short time.

**SOLUTION:** The system consists of a step for allowing the user to input personal information to a communication terminal, a step for generating an **electronic signature** by the IC card, a **step for transmitting the personal information** added with the **electronic signature** to the server of the financial facility, a step for decoding and examining the received personal information annexed with the **electronic signature**, a **step for transmitting the personal information** from the financial facility to the server of a personal information management facility when examination is right, a step for collating the personal information managed by the personal information management facility with the received personal **information**, a **step for transmitting** the result of collation to the server of the financial facility, and a step for opening the new account to a financial account managed by the server of the financial facility when the user is confirmed to be the true person by collation.

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21/5/24 (Item 24 from file: 347) [Links](#)

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07187824 \*\*Image available\*\*

**SELLING AND BUYING SERVICE SYSTEM AND DEVICE TO BE USED THEREFOR**

**Pub. No.:** 2002-056223 [JP 2002056223 A ]

**Published:** February 20, 2002 (20020220)

**Inventor:** KATAYAMA KUNIHIRO

FURUSAWA KAZUNORI

TSUNEHIO TAKASHI

MIZUSHIMA EIGA

TODOROKI SHIGEO

HIOKI TOSHIKI

HATAMA KENJI

HATAKEYAMA TAKAHISA

**Applicant:** HITACHI LTD

SANYO ELECTRIC CO LTD

FUJITSU LTD

NIPPON COLUMBIA CO LTD

**Application No.:** 2000-245505 [JP 2000245505]

**Filed:** August 08, 2000 (20000808)

**International Class:** G06F-017/60

## **ABSTRACT**

**PROBLEM TO BE SOLVED:** To easily perform ordering and purchasing of an article, to reduce a risk to occur when purchasing the article, and to safely purchase the article in a selling and buying service system for ordering utilizing a wireless telephone.

**SOLUTION:** In the case of ordering to an article selling and buying server by the **wireless telephone**, first of all, a memory **card** is loaded into terminal equipment, communication with the article selling and buying server is performed, and a selling and buying ID is generated on the terminal equipment to become a key of selling and buying as a result and written on the memory card. Then, the memory **card** is inserted to the **wireless telephone**, and the selling and buying ID and an article ID specifying the article are **transmitted** to the article **selling** and **buying** server. The selling and buying ID is **enciphered** as needed.

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27/5/1 (Item 1 from file: 350) [Links](#)

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0007208039 *Drawing available*

WPI Acc no: 1995-254655/199533

Related WPI Acc No: 1997-132034; 1996-221561

XRFX Acc No: N1995-196611

**Location etc administrative aspects of tested equipment information processing - uses administrative computer programmed to store display information related to location of equipment which is to be tested**

Patent Assignee: ITRONIX CORP (ITRO-N)

Inventor: ERLER W; SEVERT D; SIEGNER G; UPCHURCH D

Patent Family ( 1 patents, 1 countries )

Patent Number	Kind	Date	Application Number	Kind	Date	Update	Type
US 5432705	A	19950711	US 1991709033	A	19910531	199533	B

Priority Applications (no., kind, date): US 1991709033 A 19910531

Patent Details

Patent Number	Kind	Lan	Pgs	Draw	Filing Notes
US 5432705	A	EN	17	11	

#### Alerting Abstract US A

The method involves receiving signals from the equipment to be tested, then selectively storing information related to the signals received from the equipment to be tested in the memory of the administrative computer. The information related to the signals received from the equipment is then read from the memory, which is then correlated with the information relating to the location of the equipment to be tested.

The method further entails receiving in the administrative computer a series of user commands from the keyboard, which are used for testing, with subsequent storing an indication of the user commands in memory.

USE/ADVANTAGE - For use by service person of e.g. **telephone**

USE/ADVANTAGE - company who **travels** to lactations where **telephone** equipment is

USE/ADVANTAGE - installed for testing repairing equipment. Does not require

USE/ADVANTAGE - intervention of field representative or any other manual manipulation or input to conduct testing.

**Title Terms** /Index Terms/Additional Words: LOCATE; ADMINISTER; ASPECT; TEST; EQUIPMENT; INFORMATION; PROCESS; COMPUTER; PROGRAM; STORAGE; DISPLAY; RELATED

**Class Codes****International Patent Classification**

IPC	Class Level	Scope	Position	Status	Version Date
G06F-017/60			Main		"Version 7"
G01R-015/12; H04M-001/24			Secondary		"Version 7"

US Classification, Issued: 364481000, 364483000, 379021000

File Segment: EPI;

DWPI Class: S01; T01; W01

Manual Codes (EPI/S-X): S01-G01; T01-J08A; T01-M06A1; W01-C02A5

27/5/2 (Item 2 from file: 350) [Links](#)

Derwent WPIX

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0006193037 *Drawing available*

WPI Acc no: 1992-073389/199210

XRPX Acc No: N1992-055189

**Damage loss claim processing appts. with activity logging - creates file for each case from initial transaction record consisting of keyboard-accessed preformatted screens displayed locally**

Patent Assignee: HARTFORD FIRE INSURANCE CO (HART-N); INT TELEPHONE & TELEGRAPH CORP (INTT); ITT CORP (INTT)

Inventor: BARR R; BEAUCHESNE L; BENSON R; BURDICK M; DUFFY J; FLETCHER P; FRITZ D; GADDAS J R; GIRARDINI J; GUILMETTE R; HUGHES D; LAYTUBBY L; LONG J; MACHNICH C; MAYTUBBY L; MONTRESOR B; MOORE S; PATCH T; POLLNOW R; PRIGNON G; RETARTHA A; ROUND M; ROUND M J

**Patent Family ( 4 patents, 14 countries )**

Patent Number	Kind	Date	Application Number	Kind	Date	Update	Type
EP 472786	A	19920304	EP 1990309383	A	19900828	199210	B
CA 2024320	A	19920301	CA 24320	A	19900830	199224	E
EP 472786	B1	19960313	EP 1990309383	A	19900828	199615	E
DE 69025935	E	19960418	DE 69025935	A	19900828	199621	E
			EP 1990309383	A	19900828		

Priority Applications (no., kind, date): EP 1990309383 A 19900828

**Patent Details**

Patent Number	Kind	Lan	Pgs	Draw	Filing Notes



EP 472786	A	EN				
Regional Designated States,Original	AT BE CH DE ES FR GB GR IT LI LU NL SE					
CA 2024320	A	EN				
EP 472786	B1	EN	80	8		
Regional Designated States,Original	AT BE CH DE DK ES FR GB GR IT LI LU NL SE					
DE 69025935	E	DE			Application	EP 1990309383
					Based on OPI patent	EP 472786

#### Alerting Abstract EP A

The local data processing station (32) comprising printers (48, 52) and display I/O equipment (40) is linked to local and remote display stations (36, 34) and to a remote host computer (62) via **telephone** lines (56, 58, 64). Information received (in a notice of loss) is stored in a disc (42). A claims file is created for review on the supervisor's screen (70). The claim handler accesses various functions (diary, activity log, payment transaction etc.) through the keyboard (68). Printout is managed through a print queue.

ADVANTAGE - Work in process is tracked, response to **telephone** enquires is accelerated and paperwork reduced.

@(81pp Dwg.No.5/8)@

**Title Terms /Index Terms/Additional Words:** DAMAGE; LOSS; CLAIM; PROCESS; APPARATUS; ACTIVE; LOG; FILE; CASE; INITIAL; TRANSACTION; RECORD; CONSIST; KEYBOARD; ACCESS; SCREEN; DISPLAY; LOCAL

#### Class Codes

##### International Patent Classification

IPC	Class Level	Scope	Position	Status	Version Date
G06F-015/403; <b>G06F-017/60</b>			Main		"Version 7"
G06F-015/21; G06F-015/40			Secondary		"Version 7"

File Segment: EPI;

DWPI Class: T01

Manual Codes (EPI/S-X): T01-J05A2

32/5/1 (Item 1 from file: 350) [Links](#)

Derwent WPIX

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0005685698 *Drawing available*

WPI Acc no: 1991-297593/199141

Related WPI Acc No: 1995-052664

XRPX Acc No: N1991-228019

**Classifying system e.g. for accounting or auditing - use of microcomputer enables construction of multi-dimensional matrix to hold and retrieve data**

Patent Assignee: OLAN M J (OLAN-I); SAMPSON W C (SAMP-I)

Inventor: OLAN M J; SAMPSON W C

Patent Family ( 7 patents, 7 countries )

Patent Number	Kind	Date	Application Number	Kind	Date	Update	Type
EP 450825	A	19911009	EP 1991302560	A	19910325	199141	B
CA 2035953	A	19911006				199201	E
US 5212639	A	19930518	US 1990505061	A	19900405	199321	E
EP 450825	A3	19930915	EP 1991302560	A	19910325	199509	E
CA 2035953	C	19950425	CA 2035953	A	19910207	199524	E
EP 450825	B1	19971008	EP 1991302560	A	19910325	199745	E
DE 69127847	E	19971113	DE 69127847	A	19910325	199751	E
			EP 1991302560	A	19910325		

Priority Applications (no., kind, date): US 1990505061 A 19900405

Patent Details

Patent Number	Kind	Lan	Pgs	Draw	Filing Notes	
EP 450825	A	EN				
Regional Designated States,Original	CH DE FR GB IT LI NL					
CA 2035953	A	EN				
US 5212639	A	EN	13	8		
EP 450825	A3	EN				
CA 2035953	C	EN				
EP 450825	B1	EN	20	8		
Regional Designated States,Original	CH DE FR GB IT LI NL					
DE 69127847	E	DE			Application	EP 1991302560
					Based on OPI patent	EP 450825

**Alerting Abstract EP A**

The data entries are separate records of one or more items and two item indicators are generated for each. A

mapping function is applied to each data entry to assign the item indicators. The latter are then sorted into an ascending numerical sequence and an n-dimensional sparse matrix is selected, where n is the number of items in each entry.

After all data entries have been processed, a search routine is used to review selected records.

USE/ADVANTAGE - Processor-based method of summarising data entries for efficient inspection and reporting.

@(11pp Dwg.No.4/8)@

**Title Terms /Index Terms/Additional Words:** CLASSIFY; SYSTEM; ACCOUNT; AUDIT; MICROCOMPUTER; ENABLE; CONSTRUCTION; MULTI; DIMENSION; MATRIX; HOLD; RETRIEVAL; DATA

#### Class Codes

##### International Patent Classification

IPC	Class Level	Scope	Position	Status	Version Date
G06F-015/20; G06F-015/34; <b>G06F-017/30</b>			Main		"Version 7"
G06F-015/40			Secondary		"Version 7"

US Classification, Issued: 364419000

File Segment: EPI;

DWPI Class: T01

Manual Codes (EPI/S-X): T01-J05A; T01-J05B

32/5/2 (Item 2 from file: 350) [Links](#)

Derwent WPIX

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0005500495 *Drawing available*

WPI Acc no: 1991-103277/199115

XRPX Acc No: N1991-079878

**Operating-characteristic controller for vehicle - achieves transition between sensed and desired characteristics in two stages, evaluating driver's response to first change**

Patent Assignee: NISSAN MOTOR CO LTD (NSMO)

Inventor: TAKAHASHI H

##### Patent Family ( 3 patents, 2 countries )

Patent Number	Kind	Date	Application Number	Kind	Date	Update	Type
DE 4029976	A	19910404	DE 4029976	A	19900921	199115	B
DE 4029976	C2	19931028	DE 4029976	A	19900921	199343	E
US 6032096	A	20000229	US 1990584935	A	19900919	200018	E

Priority Applications (no., kind, date): JP 1989246153 A 19890921

#### Patent Details

Patent Number	Kind	Lan	Pgs	Draw	Filing Notes
DE 4029976	C2	DE	14	8	

#### Alerting Abstract DE A

Separate driving units (12, 13) are provided for the ignition timing and throttle opening of the engine (10), and for the ratio of the automatic transmission (11). Both units (12, 13) are controlled by a microprocessor (14) responsive to inputs from the accelerator pedal (15), speedometer (16) and engine revolution counter (17).

An optimal ignition timing characteristic and gear-changing pattern are maintained by table lookup w.r.t. the instantaneous ride quality, taking **account** of the reaction of the **driver**.

ADVANTAGE - Abrupt changes in ride or performance characteristics, and different gear-changing patterns in connection with driver's reaction are avoided. @(16pp Dwg.No.1/8)@

**Title Terms /Index Terms/Additional Words:** OPERATE; CHARACTERISTIC; CONTROL; VEHICLE; ACHIEVE; TRANSITION; SENSE; TWO; STAGE; EVALUATE; DRIVE; RESPOND; FIRST; CHANGE

#### Class Codes

##### International Patent Classification

IPC	Class Level	Scope	Position	Status	Version Date
B60K-041/04; <b>G06F-017/00</b>			Main		"Version 7"
F16H-059/18; F16H-059/36			Secondary		"Version 7"

US Classification, Issued: 701055000, 477115000, 477121000, 477901000

File Segment: EngPI; EPI;

DWPI Class: X22; Q13; Q64

Manual Codes (EPI/S-X): X22-A01B; X22-G

32/5/3 (Item 3 from file: 350) [Links](#)

Derwent WPIX

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0005431030 *Drawing available*

WPI Acc no: 1991-030144/199105

XRPX Acc No: N1991-023304

**Unmanned vehicle guidance system e.g. for assembly plant - determines vehicle position and course using way point markers to support autonomous navigation system**

Patent Assignee: BODENSEEWERK GERAETETECH GMBH (PEKE)

Inventor: KROGMANN U

Patent Family ( 2 patents, 1 countries )

Patent Number	Kind	Date	Application Number	Kind	Date	Update	Type
DE 3923458	A	19910124	DE 3923458	A	19890715	199105	B
DE 3923458	C2	19950316	DE 3923458	A	19890715	199515	E

Priority Applications (no., kind, date): DE 3923458 A 19890715

Patent Details

Patent Number	Kind	Lan	Pgs	Draw	Filing Notes
DE 3923458	C2	DE	23	18	

**Alerting Abstract DE A**

The system for guiding a steerable vehicle along a defined path contains a memory (32) in the vehicle contg. the stored path, an autonomous navigation system (20), a controller (34) which corrects positional errors and a vehicle steering system (24) controlled by the controller.

The navigation system determines the vehicle's position and course. Markers are placed at discrete points along the path. They are detected from the vehicle and used to support the navigation system's position measurement.

USE/ADVANTAGE - For transporting assembly parts in large scale manufacturing. The **guide** system can be installed and modified without great cost. @(18pp Dwg.No.2/18)@

**Title Terms /Index Terms/Additional Words:** UNMANNED; VEHICLE; GUIDE; SYSTEM; ASSEMBLE; PLANT; DETERMINE; POSITION; COURSE; WAY; POINT; MARK; SUPPORT; AUTONOMOUS; NAVIGATION

**Class Codes**

International Patent Classification

IPC	Class Level	Scope	Position	Status	Version Date
G05D-001/02			Main		"Version 7"
G01C-021/04; G06F-015/50; G06F-017/00			Secondary		"Version 7"

File Segment: EPI;

DWPI Class: S02; T01; T06; X25

Manual Codes (EPI/S-X): S02-B08; T01-J06B; T06-B01A; T06-D08F; X25-F05A

32/5/4 (Item 4 from file: 350) [Links](#)

Derwent WPIX

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0005212248

WPI Acc no: 1990-204107/199027

XRAM Acc no: C1990-088183

XRFX Acc No: N1990-158441

**Cooking menu forming device - comprises card for memorising coking information, drive systems controller, information modifier and device to write modified information**

Patent Assignee: CHINO CORP (CHIW)

Inventor: INAGAKE D

Patent Family ( 2 patents, 1 countries )

Patent Number	Kind	Date	Application Number	Kind	Date	Update	Type
JP 2130320	A	19900518	JP 1988283927	A	19881111	199027	B
JP 1995102095	B2	19951108	JP 1988283927	A	19881111	199549	E

Priority Applications (no., kind, date): JP 1988283927 A 19881111

Patent Details

Patent Number	Kind	Lan	Pgs	Draw	Filing Notes	
JP 1995102095	B2	JA	7	0	Based on OPI patent	JP 02130320

**Alerting Abstract JP A**

Device comprises a **card** for memorising cooking information, a means to control **drive** systems for cooking based on the memorised information, a means to modify the information based on the results of cooking by the control means, and a means to write modified information into the card.

USE/ADVANTAGE - Memorised information can be changed based on the results of test cooking. Used for cooking school lunches, etc. @(6pp Dwg.No.0/6)

**Title Terms /Index Terms/Additional Words:** COOK; MENU; FORMING; DEVICE; COMPRISE; CARD; MEMORY; COKE; INFORMATION; DRIVE; SYSTEM; CONTROL; MODIFIED; WRITING

**Class Codes**

International Patent Classification

IPC	Class Level	Scope	Position	Status	Version Date
A23L-001/01			Main		"Version 7"
B42D-015/02; F24C-007/02; G06F-015/20; <b>G06F-017/00</b>			Secondary		"Version 7"

File Segment: CPI; EngPI

DWPI Class: D14; P76; Q74

Manual Codes (CPI/A-N): D03-K01



Set	Items	Description
S1	1272845	S TRAVEL() (PASS OR PAYMENT? ? OR ACCOUNTANCY()SYSTEM) OR ACCOUNT? OR BOOKKEEP? OR COST? ? OR PAYMENT? ? OR REMIT? OR PAY? ? OR PAY??? OR PAID OR CARD? ? OR KEYCARD? ? OR SMARTCARD? ? OR SMART()CARD OR PASS?? OR CHARGECARD? ? OR CREDITCARD? ? OR DEBITCARD? ? OR BANKCARD? ? OR CHECKCARD? ? OR CHEQUECARD? ? OR CHIPCARD? ?
S2	335946	S PDA OR PDAS OR (PERSONAL OR PRIVATE OR PORTABLE) (2N) (DIGITAL OR DATA OR INFORMATION OR ASSISTANT? OR ORGANIZER? OR DEVICE? OR ACCESS) OR DATA()ACCESS OR PHONE? ? OR TELEPHONE? ? OR CELLPHONE? ? OR CELLULARPHONE? ? OR MOBILEPHONE? ? OR HANDHELD? ? OR HAND()HELD? ? OR PALMTOP? ? OR PALM() (PILOT? ? OR TOP? ? OR VII) OR PID? ? OR (CARRY OR CELL OR CELLULAR OR CORDLESS OR WIRELESS OR RADIO OR HANDHELD OR HAND()HELD? ? OR MOBILE OR PORTABLE OR FINGER OR SMART) () (PHONE OR UNIT OR DEVICE OR APPARATUS OR APPTS OR PAGER OR TERMINAL OR TELEPHONE OR FONE) OR PHS OR PCS OR SMARTPHONE OR PAGER OR VISOR OR HANDSPRING OR BLUETOOTH OR WAP OR HDML OR RIO OR BLACKBERRY
S3	55320	S S1(5N) (TRAVEL? OR TOUR??? OR JOURN??? OR CRUISE? ? OR TRIP? ? OR VOYAGE? ? OR DRIVE? ? OR FERR??? OR EXCURSION? ? OR JUNKET? ? OR HIGHWAY? ? OR GUID??? OR HOLIDAY? ? OR VACATION? ? OR SIGHTSEE??? OR GETAWAY? ?)
S4	47632	S S2(S) (TRAVEL? OR TOUR??? OR JOURN??? OR CRUISE? ? OR TRIP? ? OR VOYAGE? ? OR DRIVE? ? OR FERR??? OR EXCURSION? ? OR JUNKET? ? OR HIGHWAY? ? OR GUID??? OR HOLIDAY? ? OR VACATION? ? OR SIGHTSEE??? OR GETAWAY? ?)
S5	880577	S (SENT OR SEND? OR TRANSMIT? OR TRANSFER OR RELAY OR REMIT OR ROUT?) (5N) (INFORMATION OR RECORD? ? OR DATA OR VALUE? ? OR QUANTIT? OR AMOUNT? ? OR TRANSACTION? ? OR PURCHAS??? OR EXCHANG??? OR DEAL? ? OR SELL??? OR SALE? ? OR TRANSFER? OR EVENT? ? OR BUY???)
S6	331941	S CRYPTOGR? OR (ELECTRONIC OR DIGITAL) () (SIGNATURE? ? OR CERTIFICAT???) OR ENCRYPT??? OR DECRYPT??? OR (NBS OR DBS) () ALGORITHM? ? OR CIPHER? ? OR CYPHER? ? OR (PRIVATE OR SYSTEM OR SECRET OR SYMMETRIC OR SYNCHRONOUS) () KEY? ? OR CERTIFICATE(2N)MATCHING OR SAM OR SAMS OR SECURE()ACCESS()MODULE? ? OR SECURITY()ACCOUNT? ? ()MANAGER OR SECRET OR ENCOD??? OR IN()CODE OR ENC?PHER?? OR DEC?PHER? OR CODED OR CODING
S7	129489	S (ORDER? ? OR STEP? ? OR PROCEDURE? ? OR ROUTINE? ? OR INTERACTION? ? OR ATTEMPT? ? OR DEALING? ? OR TRANSACTION? ? OR PURCHAS??? OR EXCHANG??? OR DEAL??? OR SELL??? OR SALE? ? OR TRANSFER? OR ACTIVITY OR BUY??? OR PRICE? ? OR AMOUNT? ? OR BUY OR BUY??? OR BUYS) (5N) (RECEIVER? ? OR READER? ? OR SCANNER? ? OR TRANSCEIVER? ? OR TRANSMIT?)
S8	27985	S S1(5N)S2
S9	824	S S8(10N) (TRAVEL? OR TOUR??? OR JOURN??? OR CRUISE? ? OR TRIP? ? OR VOYAGE? ? OR DRIVE? ? OR FERR??? OR EXCURSION? ? OR JUNKET? ? OR HIGHWAY? ? OR GUID??? OR HOLIDAY? ? OR VACATION? ? OR SIGHTSEE??? OR GETAWAY? ?)
S10	107	S S9(S)S5
S11	20	S S10(S)S6
S12	6	S S11(S)S7
S13	6	IDPAT (sorted in duplicate/non-duplicate order)
S14	4	IDPAT (primary/non-duplicate records only)
S15	2070	S S8(10N)S5
S16	157	S S15(10N)S6
S17	22	S S16(10N)S7
S18	0	S S17 NOT PD=19910717:20070404
S19	11773	S (S3 OR S4) (S)S5
S20	1123	S S19(S)S7
S21	108	S S20 NOT AD=19910717:20070404
S22	0	S S21 AND IC=G06F-017/60
S23	0	S S21 AND IC=G06F-017?
S24	12	S S21 AND IC=G06F?
S25	12	IDPAT (sorted in duplicate/non-duplicate order)
S26	9	IDPAT (primary/non-duplicate records only)
S27	41789	S S1(7N)S5
S28	3805	S S27(7N)S7
S29	290	S S28(7N)S6
S30	3	S S29 NOT AD-19920101:20070404
S31	0	S S30 AND IC=G06F-017?
S32	41789	S S1(7N)S5
S33	3805	S S32(7N)S7
S34	290	S S33(7N)S6



S35 3 S S34 NOT AD-19920101:20070404  
S36 0 S S35 AND IC=G06F?  
; show files

[File 348] **EUROPEAN PATENTS 1978-2007/ 200715**

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*\*File 348: For important information about IPCR/8 and forthcoming changes to the IC= index, see HELP NEWSIPCR.*

[File 349] **PCT FULLTEXT 1979-2007/UB=20070412UT=20070305**

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*\*File 349: For important information about IPCR/8 and forthcoming changes to the IC= index, see HELP NEWSIPCR.*

14/5/1 (Item 1 from file: 348) [Links](#)

EUROPEAN PATENTS

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01840794

**EL DISPLAY AND ITS DRIVING METHOD**

EL-DISPLAY UND VERFAHREN ZU SEINER ANSTEUERUNG

AFFICHEUR EL ET SON PROCEDE D'EXCITATION

**Patent Assignee:**

- **Toshiba Matsushita Display Technology Co., Ltd.;** (4521211)  
1-8, Konan 4-chome; Minato-ku, Tokyo 108-0075; (JP)  
(Applicant designated States: all)

**Inventor:**

- **TAKAHARA, Hiroshi**  
1011-1-345, Uzumasa; Neyagawa-shi, Osaka 571-0807; (JP)

**Legal Representative:**

- **Siegert, Georg (9211261)**  
Hoffmann - Eitle Patent- und Rechtsanwälte Arabellastrasse 4; D-81925 Munchen; (DE)

	Country	Number	Kind	Date	
Patent	EP	1624435	A1	20060208	(Basic)
	WO	2004100118		20041118	
Application	EP	2004730064		20040428	
	WO	2004JP6153		20040428	
Priorities	JP	2003129528		20030507	
	JP	2003277166		20030718	
	JP	200445517		20040220	

**Designated States:**

DE; FR; GB;

**Extended Designated States:**

AL; HR; LT; LV; MK;

**International Patent Class (V7):** G09G-003/30; G09G-003/20

IPC	Level	Value	Position	Status	Version	Action	Source	Office
G09G-0003/30	A	I	F	B	19800101	20041122	H	EP
G09G-0003/20	A	I	L	B	19800101	20041122	H	EP

**Abstract EP 1624435 A1**

The invention relates to a method for terminal-assisted interference control in a mobile communication system employing multi-carrier techniques such as OFDM, the mobile communication system comprising a network (N) with a plurality of base stations (B1 to B3) controlled by a central entity (CE), and the base stations having means for communication with user terminals (T1 to T3) located inside their cell service area (C1 to C3). The central entity (CE) schedules time-frequency groups available, for data communication purposes between the terminals and the base station (B1 to B3), for the base stations under its control (B1 to B3) and for the terminals (T1 to T3) involved in the scheduling process. Scheduling decisions are made for each time interval (T11 to T1n).

**Abstract Word Count: 123****NOTE: 0127****NOTE: Figure number on first page: 0127**

Type	Pub. Date	Kind	Text
Application:	20050112	A1	International application. (Art. 158(1))
Application:	20050112	A1	International application entering European phase
Application:	20060208	A1	Published application with search report
Examination:	20060208	A1	Date of request for examination: 20051104
Change:	20060816	A1	Title of invention (German) changed: 20060816
Change:	20060816	A1	Title of invention (English) changed: 20060816
Change:	20060816	A1	Title of invention (French) changed: 20060816
Change:	20061115	A1	Title of invention (German) changed: 20061115
Change:	20061115	A1	Title of invention (English) changed: 20061115
Change:	20061115	A1	Title of invention (French) changed: 20061115

Publication: English

Procedural: English

Application: Japanese

Available Text	Language	Update	Word Count
CLAIMS A	(English)	200606	316
SPEC A	(English)	200606	238178
Total Word Count (Document A) 238494			
Total Word Count (Document B) 0			
Total Word Count (All Documents) 238494			

14/5/2 (Item 2 from file: 349) [Links](#)

PCT FULLTEXT

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00933152

**EXTENDED WEB ENABLED MULTI-FEATURED BUSINESS TO BUSINESS COMPUTER SYSTEM FOR RENTAL VEHICLE SERVICES**

SYSTEME INFORMATIQUE ETENDU ENTRE ENTREPRISES, A FONCTIONS MULTIPLES, FONCTIONNANT SUR LE WEB, POUR DES SERVICES DE LOCATION DE VEHICULES

14/5/3 (Item 3 from file: 349) [Links](#)

PCT FULLTEXT

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00418748

**SYSTEMS AND METHODS FOR SECURE TRANSACTION MANAGEMENT AND ELECTRONIC RIGHTS PROTECTION**

SYSTEMES ET PROCEDES DE GESTION DE TRANSACTIONS SECURISEES ET DE PROTECTION DE DROITS ELECTRONIQUES

**Patent Applicant/Patent Assignee:**

- **INTERTRUST TECHNOLOGIES CORP;**

;;

	Country	Number	Kind	Date
Patent	WO	9809209	A1	19980305
Application	WO	97US15243		19970829
Priorities	US	96706206		19960830

**Designated States:** (All protection types applied unless otherwise stated - for applications 2004+)

**Main International Patent Classes (Version 7):**

IPC	Level
G06F-001/00	Main

Publication Language: English

Filing Language:

Fulltext word count: 195626

**English Abstract:**

The present invention provides systems and methods for electronic commerce including secure transaction management and electronic rights protection. Electronic appliances such as computers employed in accordance with the present invention help to ensure that information is accessed and used only in authorized ways, and maintain the integrity, availability, and/or confidentiality of the information. Secure subsystems used with such electronic appliances provide a distributed virtual distribution environment (VDE) that may enforce a secure chain of handling and control, for example, to control and/or meter or otherwise monitor use of electronically stored or disseminated information. Such a virtual distribution environment may be used to protect rights of various participants in electronic commerce and other electronic or electronic-facilitated transactions. Secure distributed and other operating system environments and architectures, employing, for example, secure semiconductor processing arrangements that may establish secure, protected environments at each node. These techniques may be used to support an end-to-end electronic information distribution capability that may be used, for example, utilizing the "electronic highway".

**French Abstract:**

La presente invention concerne des systemes et des procedes de commerce electronique comprenant une gestion de

transactions securisees et la protection de droits electroniques. Des appareils electroniques tels que des ordinateurs utilises conformement a la presente invention contribuent a assurer que l'accès aux informations et l'utilisation des informations ne se font que par des voies autorisees et ils maintiennent l'integrite, la disponibilite et/ou la confidentialite des informations. Des sous-systemes securises utilises avec ces appareils electroniques constituent un environnement de distribution virtuel (VDE) reparti pouvant faire valoir une chaine securisee de traitement et de commande, par exemple, pour commander et/ou mesurer ou encore controler l'utilisation d'informations memorisees ou disseminees electroniquement. Cet environnement de distribution virtuel peut etre utilise pour proteger les droits de divers participants dans le commerce electronique et dans d'autres transactions electroniques ou dans lesquelles intervient l'electronique. Des environnements et des architectures de systemes repartis securises et autres systemes d'exploitation emploient, par exemple, des arrangements de traitement a semi-conducteurs securises pouvant etabli des environnements proteges securises a chaque noeud. On peut utiliser ces techniques pour apporter un soutien a une capacite de distribution d'informations electroniques de bout-en-bout pouvant etre utilisees, par exemple, en empruntant l'"autoroute electronique".

14/5/4 (Item 4 from file: 349) [Links](#)

PCT FULLTEXT

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00350187

# IMPROVEMENTS IN OR RELATING TO ELECTRONIC WALLET

## AMELIORATIONS CONCERNANT LES PORTEFEUILLES ELECTRONIQUES

### Patent Applicant/Patent Assignee:

- AU-SYSTEM;  
;;
- JONSTRoMER Ulf;  
;;

Same idea,  
Not travel  
Date too new!

	Country	Number	Kind	
Patent	WO	9632700	A1	
Application	WO	96SE414		19960329
Priorities	SE	951347		19950411

**Designated States:** (All protection types applied unless otherwise stated - for applications 2004+)

### Main International Patent Classes (Version 7):

IPC	Level
G07F-007/08	Main

Publication Language: English

Filing Language:

Fulltext word count: 4333

**English Abstract:**

An electronic transaction terminal, for use in the conduct of electronic financial transactions, comprises, in combination, a smart card and a communications module. The smart card (7) has money credits stored on it. The communications module is used for transferring electronic credits from the smart card (7) to a payee. The smart card (7) includes storage means for storing electronic credits and transfer means for adding, or removing electronic credits. The communications module includes actuation means for generating a signal for the transfer of electronic credits, routing means for generating an address to which said electronic signal should be addressed, a VDU for displaying data relating to a credit transfer, and a key pad for entering details of an electronic transfer. The electronic transaction terminal is adapted so that the payer remains in physical control of the smart card (7) at all times during the conduct of a transaction.

**French Abstract:**

Terminal de transactions électroniques, conçu pour réaliser des transactions financières par voie électronique, comprenant de manière combinée une carte à mémoire et un module de communication. La carte à mémoire (7) renferme en mémoire des crédits monétaires. Le module de communication sert à transférer les crédits par voie électronique de la carte à mémoire (7) au bénéficiaire. La carte à mémoire (7) comporte un dispositif de mémorisation pour mémoriser les crédits et un dispositif de transfert servant à ajouter ou retrancher des crédits. Le module de communication comporte un dispositif d'exécution produisant un signal pour le transfert des crédits, un dispositif d'acheminement produisant une adresse à laquelle le signal électronique doit être adressé, une unité de visualisation permettant d'afficher les données concernant le transfert de crédits et un clavier permettant d'introduire les éléments du transfert électronique. Le terminal de transaction électronique est conçu de telle sorte que le payeur reste matériellement le détenteur de la carte à mémoire (7) à tout moment de l'exécution de la transaction.

26/5/1 (Item 1 from file: 348) [Links](#)

EUROPEAN PATENTS

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00387998

**Local area network for digital data processing system.**

Lokales Netzwerk für ein numerisches Datenverarbeitungssystem.

Reseau local pour systeme de traitement de donnees numeriques.

**Patent Assignee:**

- **DIGITAL EQUIPMENT CORPORATION;** (313080)  
146 Main Street; Maynard, MA 01754; (US)  
(applicant designated states: BE;CH;DE;FR;GB;IT;LI;NL;SE)

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20 Fells Circle; Wellesley, Massachusetts 021871; (US)
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**Legal Representative:**

- **Betten & Resch (101031)**  
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	Country	Number	Kind	Date	
Patent	EP	374134	A2	19900620	(Basic)
	EP	374134	A3	19900808	
	EP	374134	B1	19920729	
Application	EP	90103121		19850524	
Priorities	US	616553		19840601	

**Designated States:**

BE; CH; DE; FR; GB; IT; LI; NL; SE;

**Related Parent Numbers: Patent (Application):**EP 163577

**International Patent Class (V7):** G06F-015/16; ; **CITED PATENTS: (EP A)**

EP 160263 A; EP 81056 A; **Abstract** EP 374134 A2

A local area network for interconnecting terminals and other users and data processing systems and other service providers over a communications link. The users and providers connect to the communications link by means of interface units each of which may connect to several users or providers. The interface units communicate over the communications link by means of messages. When a user requires the use of a service, the interface unit establishes a virtual circuit between it and the interface unit connected to the service provider and a service session which allows the user and the service provider to communicate over the virtual circuit. If several users connected to the one interface unit as the first user require services provided by providers which connected to the same interface unit as the first provider, they communicate in sessions over the same virtual circuits. The session messages are accumulated into single virtual circuit messages that are acknowledged in unison by the receiving interface unit. Each virtual circuit in the users' interface units includes a timer which reset when a message is transmitted over the virtual circuit and a data waiting flag set whenever data is present to be transitted over the virtual circuit. The interface units are inhibited from transmitting over a virtual circuit unless the timer has timed out and the data waiting flag is set.

**Abstract Word Count: 228**

Type	Pub. Date	Kind	Text
Application:	19900620	A2	Published application (A1with;A2without)
Examination:	19900620	A2	Date of filing of request for examination: 900316
Search Report:	19900808	A3	Separate publication of the European or International search report
Examination:	19910130	A2	Date of despatch of first examination report: 901213
Change:	19920729	A2	Title of invention (English) (change)
Grant:	19920729	B1	Granted patent
Oppn None:	19930721	B1	No opposition filed

Publication: English

Procedural: English

Application: English

Available Text	Language	Update	Word Count
CLAIMS B	(English)	EPBBF1	432
CLAIMS B	(German)	EPBBF1	236
CLAIMS B	(French)	EPBBF1	309
SPEC B	(English)	EPBBF1	9136
Total Word Count (Document A) 0			
Total Word Count (Document B) 10113			
Total Word Count (All Documents) 10113			

26/5/2 (Item 2 from file: 348) [Links](#)

EUROPEAN PATENTS

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00306062

**Digital data processing system.**

Digitales Datenverarbeitungssystem.



	US	266532		19810522	
	US	266403		19810522	
	US	266408		19810522	
	US	266401		19810522	
	US	266524		19810522	

**Designated States:**

AT; BE; CH; DE; FR; GB; IT; LI; LU; NL;

SE;

**Related Parent Numbers: Patent (Application):**EP 67556 (EP 823025960)

**International Patent Class (V7):** G06F-009/46; G06F-012/14; Abstract EP 300516 A2

The system has memory storing data and instructions and processing means. Memory is organized into objects identified by unique identifiers (UIDs) comprising a logical allocation unit identifier (LAUID) and an object serial number (OSN) provided by an architectural clock, associated with an offset (O) and length (L) enabling logical addresses to be derived. Instructions (SIN's) are in an intermediate level language - (SOP's = S - language operations). Associated names (NAME A, NAME B) point to name tables which identify subjects to which the processor may respond in relation to the instruction in question. Protection is afforded by restricting access to memory operations to a subject pertaining to the set of subjects pertaining to the object in question.

**Abstract Word Count:** 122

Type	Pub. Date	Kind	Text
Change:	20060405	B1	Title of invention (German) changed: 20060405
Lapse:	20000209	B1	Date of lapse of European Patent in a contracting state (Country, date): AT 19931124, BE 19931124, FR 19940415, IT 19931124, LU 19940531, NL 19931124, SE 19931124,
Change:	20060405	B1	Title of invention (French) changed: 20060405
Change:	20060405	B1	Title of invention (English) changed: 20060405
Application:	19890125	A2	Published application (A1with;A2without)
Search Report:	19890426	A3	Separate publication of the European or International search report
Examination:	19891206	A2	Date of filing of request for examination: 891011
Examination:	19920115	A2	Date of despatch of first examination report: 911202
Grant:	19931124	B1	Granted patent
Lapse:	19940713	B1	Date of lapse of the European patent in a Contracting State: SE 931124
Lapse:	19940810	B1	Date of lapse of the European patent in a Contracting State: AT 931124, SE 931124
Change:	19940810	B1	Representative (change)
Lapse:	19940928	B1	Date of lapse of the European patent in a Contracting State: AT 931124, NL 931124, SE 931124
Oppn None:	19941117	B1	No opposition filed

Lapse:	19941130	B1	Date of lapse of the European patent in a Contracting State: AT 931124, BE 931124, NL 931124, SE 931124
Lapse:	19950118	B1	Date of lapse of the European patent in a Contracting State: AT 931124, BE 931124, FR 940415, NL 931124, SE 931124
Lapse:	19991020	B1	Date of lapse of European Patent in a contracting state (Country, date): AT 19931124, BE 19931124, FR 19940415, IT 19931124, NL 19931124, SE 19931124,

Publication: English

Procedural: English

Application: English

Available Text	Language	Update	Word Count
CLAIMS B	(English)	EPBBF1	1018
CLAIMS B	(German)	EPBBF1	868
CLAIMS B	(French)	EPBBF1	1115
SPEC B	(English)	EPBBF1	154256
Total Word Count (Document A) 0			
Total Word Count (Document B) 157257			
Total Word Count (All Documents) 157257			

26/5/3 (Item 3 from file: 348) [Links](#)

EUROPEAN PATENTS

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00306058

**Digital data processing system.**

Digitales Datenverarbeitungssystem.

Système de traitement de données numériques.

**Patent Assignee:**

- **DATA GENERAL CORPORATION;** (410940)  
Route 9; Westboro Massachusetts 01581; (US)  
(applicant designated states: AT;BE;CH;DE;FR;GB;IT;LI;LU;NL;SE)

**Inventor:**

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- **Clancy, Gerald F.**

CLAIMS B	(German)	EPBBF1	890
CLAIMS B	(French)	EPBBF1	1185
SPEC B	(English)	EPBBF1	154314
Total Word Count (Document A) 0			
Total Word Count (Document B) 157433			
Total Word Count (All Documents) 157433			

26/5/4 (Item 4 from file: 348) [Links](#)

EUROPEAN PATENTS

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00306057

**Digital data processing system.**

Digitales Datenverarbeitungssystem.

Système de traitement de données numériques.

**Patent Assignee:**

- **DATA GENERAL CORPORATION;** (410940)  
Route 9; Westboro Massachusetts 01581; (US)  
(applicant designated states: AT;BE;CH;DE;FR;GB;IT;LI;LU;NL;SE)

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- **Pilat, John F.**  
1308 Ravenhurst Drive; Raleigh North Carolina 27609; (US)
- **Schleimer, Stephen I.**

Procedural: English

Application: English

Available Text	Language	Update	Word Count
CLAIMS A	(English)		1390
SPEC A	(English)		155314
Total Word Count (Document A) 156704			
Total Word Count (Document B) 0			
Total Word Count (All Documents) 156704			

26/5/5 (Item 5 from file: 348) [Links](#)

EUROPEAN PATENTS

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00296462

**Expert system for processing errors in a multiplex communication system.**

Expertsystem zur Verarbeitung von Fehlern in einem Multiplex-Kommunikationssystem.

Système expert pour traitement d'erreurs dans un système de communication à multiplexage.

**Patent Assignee:**

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**Legal Representative:**

- **Fuchs, Franz-Josef, Dr.-Ing. et al (3891)**  
Postfach 22 13 17; W-8000 Munchen 22; (DE)

	Country	Number	Kind	Date	
Patent	EP	310785	A2	19890412	(Basic)
	EP	310785	A3	19900627	
	EP	310785	B1	19930310	
Application	EP	88112991		19880810	

Priorities	US	105772		19871005	
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**Designated States:**

DE; FR; GB;

**International Patent Class (V7):** H04M-003/24; H04Q-011/04; H04L-012/26; **G06F-011/00**; Abstract EP 310785 A2

A method and apparatus for detecting and analyzing errors in a communications system is described. The method employs expert system techniques to isolate failures to specific field replaceable units and provide detailed messages to guide an operator to a solution. The expert system techniques include detailed decision trees designed for each resource in the system. The decision trees also filter extraneous sources of errors from affecting the error analysis results.

**Abstract Word Count: 74**

Type	Pub. Date	Kind	Text
Application:	19890412	A2	Published application (A1with;A2without)
Examination:	19891004	A2	Date of filing of request for examination: 890809
Search Report:	19900627	A3	Separate publication of the European or International search report
Change:	19911106	A2	Representative (change)
*Assignee:	19911106	A2	Applicant (transfer of rights) (change): ROLM Systems
*Assignee:	19911106	A2	Previous applicant in case of transfer of rights (change): International Business Machines Corporation
Examination:	19920708	A2	Date of despatch of first examination report: 920525
Grant:	19930310	B1	Granted patent
Oppn None:	19940302	B1	No opposition filed

Publication: English

Procedural: English

Application: English

Available Text	Language	Update	Word Count
CLAIMS B	(English)		797
SPEC B	(English)		36653
Total Word Count (Document A) 0			
Total Word Count (Document B) 37450			
Total Word Count (All Documents) 37450			

26/5/6 (Item 6 from file: 348) [Links](#)

EUROPEAN PATENTS

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00274813

**Cache invalidate protocol for digital data processing system.**

			NL 19940401, SE 19930811,
Lapse:	20000126	B1	Date of lapse of European Patent in a contracting state (Country, date): AT 19930811, BE 19930811, CH 19930811, LI 19930811, GR 19930811, NL 19940401, SE 19930811,
Application:	19880323	A2	Published application (A1with;A2without)
Lapse:	20000209	B1	Date of lapse of European Patent in a contracting state (Country, date): AT 19930811, BE 19930811, CH 19930811, LI 19930811, GR 19930811, LU 19930930, NL 19940401, SE 19930811,
Search Report:	19900523	A3	Separate publication of the European or International search report
Examination:	19901003	A2	Date of filing of request for examination: 900804
Examination:	19920429	A2	Date of despatch of first examination report: 920311
Grant:	19930811	B1	Granted patent
Lapse:	19940202	B1	Date of lapse of the European patent in a Contracting State: CH 930811, LI 930811
Lapse:	19940202	B1	Date of lapse of the European patent in a Contracting State: CH 930811, LI 930811
Lapse:	19940420	B1	Date of lapse of the European patent in a Contracting State: CH 930811, LI 930811, SE 930811
Lapse:	19940511	B1	Date of lapse of the European patent in a Contracting State: AT 930811, CH 930811, LI 930811, SE 930811
Lapse:	19940622	B1	Date of lapse of the European patent in a Contracting State: AT 930811, BE 930811, CH 930811, LI 930811, SE 930811
Oppn None:	19940803	B1	No opposition filed
Lapse:	19950222	B1	Date of lapse of the European patent in a Contracting State: AT 930811, BE 930811, CH 930811, LI 930811, NL 940401, SE 930811

Publication: English

Procedural: English

Application: English

Available Text	Language	Update	Word Count
CLAIMS B	(English)	EPBBF1	1214
CLAIMS B	(German)	EPBBF1	668
CLAIMS B	(French)	EPBBF1	890
SPEC B	(English)	EPBBF1	4246
Total Word Count (Document A) 0			
Total Word Count (Document B) 7018			
Total Word Count (All Documents) 7018			

26/5/7 (Item 7 from file: 348) [Links](#)

EUROPEAN PATENTS

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00202695

**Multiple port communications adapter apparatus.**

Mehrfachport-Übertragungsadaptiervorrichtung.

Appareil adaptateur de communication a plusieurs portes.

**Patent Assignee:**

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- **Sullivan, Paul Douglas**  
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**Legal Representative:**

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	Country	Number	Kind	Date	
Patent	EP	205010	A2	19861217	(Basic)
	EP	205010	A3	19890823	
	EP	205010	B1	19930728	
Application	EP	86107018		19860523	
Priorities	US	744851		19850614	

**Designated States:**

DE; FR; GB; IT;

**International Patent Class (V7): G06F-013/32; ; CITED PATENTS: (EP A)**

US 4246637 A; EP 6436 A; US 4275440 A; EP 79698 A; **Abstract** EP 205010 A2

A multi-port communications controller and variable protocol adapter is described. The adapter utilizes a user programmable pluggable programming cartridge for defining individual communications port data service characteristics. The port data service characteristics are interpreted by a microprocessor which manages the interchange from port to port and to or from memory or a host system. Direct memory access or interrupt driven memory access modes of operation are individually selectable for each individual in bound and out bound communications channel. The communications protocols employed at each port may be of any standard type with the microprocessor in the adapter making the appropriate conversion. Communication speeds can be automatically recognized and matched for each port also. An arbitration processor for both DMA and interrupt driven data transfer services is included as the heart of the communications adapter design to provide the capability of individualized control over each in bound and out bound channel's mode of data transfer service for the optimum mode of operation for each port and type of data service required.

**Abstract Word Count: 174**

Type	Pub. Date	Kind	Text
Application:	19861217	A2	Published application (A1with;A2without)
Examination:	19870624	A2	Date of filing of request for examination: 870422
Search Report:	19890823	A3	Separate publication of the European or International search report
Examination:	19920226	A2	Date of despatch of first examination report: 920115
Grant:	19930728	B1	Granted patent
Oppn None:	19940720	B1	No opposition filed

Publication: English

Procedural: English

Application: English

Available Text	Language	Update	Word Count
CLAIMS B	(English)	EPBBF1	945
CLAIMS B	(German)	EPBBF1	480
CLAIMS B	(French)	EPBBF1	650
SPEC B	(English)	EPBBF1	27912
Total Word Count (Document A) 0			
Total Word Count (Document B) 29987			
Total Word Count (All Documents) 29987			

26/5/8 (Item 8 from file: 349) [Links](#)

PCT FULLTEXT

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00188714

**STORAGE AND RETRIEVAL SYSTEM FOR DOCUMENT IMAGE DATA**

**SYSTEME DE STOCKAGE ET D'EXTRACTION DE DONNEES D'IMAGES DOCUMENTEES**



26/5/9 (Item 9 from file: 349) [Links](#)

PCT FULLTEXT

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00123123

**CRITICAL RUNWAY MARGIN WARNING SYSTEM**

**SYSTEME D'AVERTISSEMENT DE MARGE CRITIQUE DE PISTE**

**Patent Applicant/Patent Assignee:**

- **SCOTT Robert C;**

;;

	Country	Number	Kind	Date
Patent	WO	8501372	A1	19850328
Application	WO	84US1430		19840906
Priorities	US	83965		19830912

**Designated States:** (All protection types applied unless otherwise stated - for applications 2004+)

**Main International Patent Classes (Version 7):**

IPC	Level
<b>G06F-015/50</b>	Main

Publication Language: English

Filing Language:

Fulltext word count: 6703

**English Abstract:**

A method and apparatus for timely advising the crew or an aircraft during the ground roll portion of takeoff of the relationship between actual velocity attained and computed velocity desired for safe takeoff performance. Means (52) are provided for the crew to enter and store variable runway distances and aircraft load data and for measuring and storing existing meteorological data. Distance and velocity data is measured from the aircraft wheel (70) rotations by infrared light reflections and this information is used with the stored data and predetermined aircraft performance data to compute the relationship between attained velocity and desired velocity for safe takeoff within the limits prescribed by the particular runway. Signals indicting the computed relationships are given the crew by flashing and color coded visible light signals and by an audible warning tone (58). The apparatus includes features (60) to enable the crew to calibrate the apparatus to compensate for variations in wheel diameters which would affect distance measurements.

**French Abstract:**

Procede et dispositif permettant de communiquer a temps a l'equipage d'un aeronef pendant la manoeuvre de roulement au sol avant le decollage la relation entre la vitesse reelle atteinte et la vitesse calculee necessaire pour effectuer un decollage sur. Des organes (52) permettent a l'equipage d'introduire et de stocker des donnees variables

Set Items Description

S1 2373542 S TRAVEL() (PASS OR PAYMENT? ? OR ACCOUNTANCY()SYSTEM) OR ACCOUNT? OR BOOKKEEP? OR COST? ? OR PAYMENT? ? OR REMIT? OR PAY? ? OR PAY??? OR PAID OR CARD? ? OR KEYCARD? ? OR SMARTCARD? ? OR SMART()CARD OR PASS?? OR CHARGECARD? ? OR CREDITCARD? ? OR DEBITCARD? ? OR BANKCARD? ? OR CHECKCARD? ? OR CHEQUECARD? ? OR CHIPCARD? ?

S2 413383 S PDA OR PDAS OR (PERSONAL OR PRIVATE OR PORTABLE) (2N) (DIGITAL OR DATA OR INFORMATION OR ASSISTANT? OR ORGANIZER? OR DEVICE? OR ACCESS) OR DATA()ACCESS OR PHONE? ? OR TELEPHONE? ? OR CELLPHONE? ? OR CELLULARPHONE? ? OR MOBILEPHONE? ? OR HANDHELD? ? OR HAND()HELD? ? OR PALMTOP? ? OR PALM() (PILOT? ? OR TOP? ? OR VII) OR PID? ? OR (CARRY OR CELL OR CELLULAR OR CORDLESS OR WIRELESS OR RADIO OR HANDHELD OR HAND()HELD? ? OR MOBILE OR PORTABLE OR FINGER OR SMART) () (PHONE OR UNIT OR DEVICE OR APPARATUS OR APPTS OR PAGER OR TERMINAL OR TELEPHONE OR FONE) OR PHS OR PCS OR SMARTPHONE OR PAGER OR VISOR OR HANDSPRING OR BLUETOOTH OR WAP OR HDML OR RIO OR BLACKBERRY

S3 25010 S S1(5N) (TRAVEL? OR TOUR??? OR JOURN??? OR CRUISE? ? OR TRIP? ? OR VOYAGE? ? OR DRIVE? ? OR FERR??? OR EXCURSION? ? OR JUNKET? ? OR HIGHWAY? ? OR GUID??? OR HOLIDAY? ? OR VACATION? ? OR SIGHTSEE??? OR GETAWAY? ?)

S4 15740 S S2(S) (TRAVEL? OR TOUR??? OR JOURN??? OR CRUISE? ? OR TRIP? ? OR VOYAGE? ? OR DRIVE? ? OR FERR??? OR EXCURSION? ? OR JUNKET? ? OR HIGHWAY? ? OR GUID??? OR HOLIDAY? ? OR VACATION? ? OR SIGHTSEE??? OR GETAWAY? ?)

S5 626915 S (SENT OR SEND? OR TRANSMIT? OR TRANSFER OR RELAY OR REMIT OR ROUT?) (5N) (INFORMATION OR RECORD? ? OR DATA OR VALUE? ? OR QUANTIT? OR AMOUNT? ? OR TRANSACTION? ? OR PURCHAS??? OR EXCHANG??? OR DEAL? ? OR SELL??? OR SALE? ? OR TRANSFER? OR EVENT? ? OR BUY???)

S6 327349 S CRYPTOGR? OR (ELECTRONIC OR DIGITAL) () (SIGNATURE? ? OR CERTIFICAT???) OR ENCRYPT??? OR DECRYPT??? OR (NBS OR DBS) ()ALGORITHM? ? OR CIPHER? ? OR CYPHER? ? OR (PRIVATE OR SYSTEM OR SECRET OR SYMMETRIC OR SYNCHRONOUS) ()KEY? ? OR CERTIFICATE(2N)MATCHING OR SAM OR SAMS OR SECURE()ACCESS()MODULE? ? OR SECURITY()ACCOUNT? ? ()MANAGER OR SECRET OR ENCOD??? OR IN()CODE OR ENC?PHER?? OR DEC?PHER? OR CODED OR CODING

S7 15412 S (ORDER? ? OR STEP? ? OR PROCEDURE? ? OR ROUTINE? ? OR INTERACTION? ? OR ATTEMPT? ? OR DEALING? ? OR TRANSACTION? ? OR PURCHAS??? OR EXCHANG??? OR DEAL??? OR SELL??? OR SALE? ? OR TRANSFER? OR ACTIVITY OR BUY??? OR PRICE? ? OR AMOUNT? ? OR BUY OR BUY??? OR BUYS) (5N) (RECEIVER? ? OR READER? ? OR SCANNER? ? OR TRANSCEIVER? ? OR TRANSMIT?)

S8 30029 S S1(15N)S2

S9 726 S S8(15N) (TRAVEL? OR TOUR??? OR JOURN??? OR CRUISE? ? OR TRIP? ? OR VOYAGE? ? OR DRIVE? ? OR FERR??? OR EXCURSION? ? OR JUNKET? ? OR HIGHWAY? ? OR GUID??? OR HOLIDAY? ? OR VACATION? ? OR SIGHTSEE??? OR GETAWAY? ?)

S10 34 S S9(S)S5

S11 10 S S10 NOT PY>1991

S12 10 RD (unique items)

S13 177 S S3(20N)S5

S14 0 S S13(20N)S6

S15 0 S S13(S)S7

S16 16 S S3(S)S7

S17 3 S S16 NOT PY>1991

S18 3 S S17 NOT S12

S19 452 S S4(20N)S5

S20 5 S S19(20N)S6

S21 2 S S20 NOT PY>1991

S22 2 RD (unique items)

S23 2 S S22 NOT(S17 OR S12)

S24 7 S S19(20N)S7

S25 2 S S24 NOT PY>1991

S26 2 RD (unique items)

S27 25949 S S1(20N)S5

S28 281 S S27(20N)S7

S29 4 S S28(20N)S6

S30 1 S S29 NOT PY>1991

S31 22 S S28 AND (TRAVEL? OR TOUR??? OR JOURN??? OR CRUISE? ? OR TRIP? ? OR

VOYAGE? ? OR DRIVE? ? OR FERR??? OR EXCURSION? ? OR JUNKET? ? OR HIGHWAY? ? OR GUID??? OR  
HOLIDAY? ? OR VACATION? ? OR SIGHTSEE??? OR GETAWAY? ?)

S32 8 S S31 NOT PY>1991  
S33 8 RD (unique items)  
S34 5791 S S2(20N)S5  
S35 177 S S34(20N)S7  
S36 4 S S35(20N)S6  
S37 4 S S36 NOT PY>1991  
S38 4 RD (unique items)

; show files

[File 2] **INSPEC 1898-2007/Apr W2**

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[File 35] **Dissertation Abs Online 1861-2007/Mar**

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[File 65] **Inside Conferences 1993-2007/Apr 18**

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[File 99] **Wilson Appl. Sci & Tech Abs 1983-2007/Mar**

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[File 474] **New York Times Abs 1969-2007/Apr 18**

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[File 475] **Wall Street Journal Abs 1973-2007/Apr 14**

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[File 583] **Gale Group Globalbase(TM) 1986-2002/Dec 13**

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*\*File 583: This file is no longer updating as of 12-13-2002.*

[File 139] **EconLit 1969-2007/Mar**

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12/3,K/1 (Item 1 from file: 2) [Links](#)

INSPEC

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05291058 **INSPEC Abstract Number:** B9301-6330-006, C9301-7890-018

**Title:** TravELGuide-Ontario's route guidance concept

**Author** Heti, G.

**Author Affiliation:** Minist. of Transp. of Ontario, Downsview, Ont., Canada

**Conference Title:** VNIS '91. Vehicle Navigation and Information Systems Conference Proceedings P-253 (IEEE Cat. No.91CH3091-6) p. 365-70 vol.1

**Publisher:** Soc. Automotive Eng, Warrendale, PA, USA

**Publication Date:** 1991 **Country of Publication:** USA 2 vol. 1151 pp.

**ISBN:** 0 7803 0488 8

**Conference Sponsor:** IEEE; Soc. Automotive Eng

**Conference Date:** 20-23 Oct. 1991 **Conference Location:** Dearborn, MI, USA

**Language:** English

**Subfile:** B C

**Abstract:** ...that will offer most of the benefits of more advanced systems but at significantly lower cost. The present concept of the system includes a **portable device** that provides advice to the **driver**, based on real-time traffic **information**, on the **route** to take from his current position to his destination. The system does not include an...

12/3,K/2 (Item 2 from file: 2) [Links](#)

Fulltext available through: [USPTO Full Text Retrieval Options](#)

INSPEC

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04862321 **INSPEC Abstract Number:** B91026998, C91029458

**Title:** Experience gained with the token ring network. 1

**Author** Stamp, B.

**Journal:** Rechentechnik Datenverarbeitung vol.27, no.11 p. 21-4

**Publication Date:** Nov. 1990 **Country of Publication:** West Germany

**CODEN:** RTDVAQ **ISSN:** 0300-3450

**Language:** German

**Subfile:** B C

**Abstract:** ...updates, central storage accessible by several users, data security, access to central peripheral equipment, easy **data transfer** between PCs, and other facilities. Installation timetable, and token ring **card**, software, file server, and cabling aspects are summarised. System costs and hardware, software, and disk **drive** structures are illustrated, and user connection via diskette installation is explained. Organisation of local, file...

12/3,K/3 (Item 3 from file: 2) [Links](#)

Fulltext available through: [USPTO Full Text Retrieval Options](#)

INSPEC

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04510411 **INSPEC Abstract Number:** B89077583, C90003030

**Title:** High-speed file transfers with NetBIOS

**Author** Menico, C.

**Journal:** Dr. Dobb's Journal of Software Tools vol.14, no.10 p. 38, 40, 42-3, 88-91

**Publication Date:** Oct. 1989 **Country of Publication:** USA

**CODEN:** DDJTEQ **ISSN:** 0888-3076

**Language:** English

**Subfile:** B C

**Abstract:** It is possible to use LAN adapter cards as a means of exchanging files at high speeds between two (or more) PCs. All that is needed are the cards, a cable, and a quasi-standard driver called NetBIOS, which is usually supplied or sold with most LAN adapter cards and the program described by the author. This program called XNet, is a custom file transfer program that uses the NetBIOS interface. The usual serial communications nuisances-error corrections, checksums, baud...

12/3,K/4 (Item 4 from file: 2) [Links](#)

Fulltext available through: [Institute of Electrical and Electronics Engineers](#) [USPTO Full Text Retrieval Options](#)  
INSPEC

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04071349 **INSPEC Abstract Number:** B88015471

**Title:** Subscriber loop transmission using low operating current light emitting diodes subjected to temperature extremes

**Author** Ulbricht, L.W.; Teare, M.J.; Fye, D.M.; Lauer, R.B.

**Author Affiliation:** GTE Labs., Waltham, MA, USA

**Journal:** Journal of Lightwave Technology vol.LT-5, no.9 p. 1258-62

**Publication Date:** Sept. 1987 **Country of Publication:** USA

**CODEN:** JLTEDG **ISSN:** 0733-8724

**U.S. Copyright Clearance Center Code:** 0733-8724/87/0900-1258\$01.00

**Conference Title:** OFC/IOOC '87: Optical Fiber Communication Conference and Sixth International Conference on Integrated Optics and Optical Fiber Communication

**Conference Sponsor:** IEEE; Opt. Soc. America; Inst. Electron. & Commun. Eng. Japan; Inst. Electr. Eng. Japan

**Conference Date:** 19-22 Jan. 1987 **Conference Location:** Reno, NV, USA

**Language:** English

**Subfile:** B

**Abstract:** ...of 20-25 mA, sufficient optical power is passed into a single-mode fiber to transmit data rates typical of the current loop plant (1.5-45 Mb/s). 45-Mb/s data was transmitted 12.9 km while operating the LED at a low drive current of 20-mA... ..degrees C. These experiments and related analyses confirm that the LED offers a reliable, low-cost, and easy-to-use alternative to diode lasers and high-drive-current LEDs in the telephone loop plant.

12/3,K/5 (Item 5 from file: 2) [Links](#)

Fulltext available through: [USPTO Full Text Retrieval Options](#)  
INSPEC

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04035212 **INSPEC Abstract Number:** B88003856, D88000213

**Title:** Data over cellular

**Author** Newell, C.

**Journal:** Communicate p. 46-7

**Publication Date:** Oct. 1987 **Country of Publication:** UK

**ISSN:** 0264-4509

**Language:** English

**Subfile:** B D

**Abstract:** Cellular radio could help to ease some of the bottlenecks in **data transfer**, particularly from portable terminals to host computers. Many business people have already discovered the freedom... ..is users' resistance to change. Another deterrent to data over cellular can be the equipment **cost**. A typical price for **cellphone**, modem, terminal and printer is around Pounds 3400. But if this equipment reduced unnecessary **travel** and increased calls from say 25 to 30 each month then the cost could be...

12/3,K/6 (Item 6 from file: 2) [Links](#)

Fulltext available through: [USPTO Full Text Retrieval Options](#)

INSPEC

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03898920 **INSPEC Abstract Number:** B87041325, C87032948

**Title:** Strong connection: PC/GPIB

**Author** Schone, T.

**Journal:** Elektronik Journal vol.22, no.1-2 p. 66, 68

**Publication Date:** 22 Jan. 1987 **Country of Publication:** West Germany

**CODEN:** EKTJAY **ISSN:** 0013-5674

**Language:** German

**Subfile:** B C

**Abstract:** ...instruments from digital computers. The GPIB comprises 16 signal lines for bit-parallel, byte serial **transfer of data** and control **information**. The 16 bidirectional lines are divided into 8 data, 5 management and 3 handshake signal... ..each is briefly described. Philips has released a control packet for connecting the GPIB to PCs. The PM 2201 consists of a hardware **card** GPIB-PC2A and an intelligent BASIC **driver** software module. The control card incorporates a mu PD-7210 TCI microprocessor. BLock diagrams of...

12/3,K/7 (Item 7 from file: 2) [Links](#)

Fulltext available through: [USPTO Full Text Retrieval Options](#)

INSPEC

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03731042 **INSPEC Abstract Number:** D86002298

**Title:** Fair-priced accounting, limited integration (software packages)

**Author** Dinter, H.

**Journal:** Business Software vol.4, no.6 p. 42-8

**Publication Date:** June 1986 **Country of Publication:** USA

**CODEN:** BUSOEH **ISSN:** 0742-1214

**Language:** English

**Subfile:** D

**Abstract:** ...Inventory. Each module functions independently of the others, but a linkage may be established via **transfer** accounts and special procedures to give you an integrated accounting system. Each module comes with its user manual in addition to the system installation manual. The **accounting Partner II** works with IBM PCs and compatibles with at least 128K RAM. Other hardware requirements include two disc **drives** and a printer with 132 column capability.

12/3,K/8 (Item 8 from file: 2) [Links](#)

Fulltext available through: [USPTO Full Text Retrieval Options](#)

INSPEC

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03580671 **INSPEC Abstract Number:** D86000286

**Title:** The case for doing your own payroll

**Journal:** Modern Office vol.24, no.8 p. 14-15

**Publication Date:** Sept. 1985 **Country of Publication:** Australia

**CODEN:** MOOFDE **ISSN:** 0047-7737

**Language:** English

**Subfile:** D

**Abstract:** ...small business. The software is on a single floppy disk which contains easy-to-follow **routines** for entering employee **information** such as name, address, **telephone** number, position held, **pay** rate, bank details, as well as historical data such as total income, tax paid and **holiday** pay.

12/3,K/9 (Item 1 from file: 583) [Links](#)

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04522005

**PC-Faxe verkuerzen die Wartzeit**

GERMANY - FERRARI ELEKTRONIC HAS FAX CARD FOR PCS

VDI Nachrichten ( VDI ) 13 September 1991 p31

**ISSN:** 0042-1758

**Language:** German

**Ferrari** Elektronik (Berlin, Germany) is offering a fax **card** for **PCs** to speed up fax transmission. The fax **card** allows the fax to be send as a background function while the PC user continues... ..If both sender and receiver use Ferrari fax cards, documents can be edited in file **transfer** mode. Com-M-Tex (Munich, Germany) is offering its Com-M-Fax card, which allows...

12/3,K/10 (Item 2 from file: 583) [Links](#)

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03808003

**PSION DACOM LAUNCHES UNITIFAX GOLD**

## UK - PSION DACOM LAUNCHES UNITIFAX GOLD

Mobile & Cellular Magazine ( MCM ) 0 October 1990 p43

...has launched the Unitifax Gold low-power data modem which operates with either a standard **telephone** line or with cellular. Unitifax Gold combines a modem **card** and quad standardfax with enu **driven** software. Faxes can be sent without the need for production of a hard copy first. The modem also enables easy access to databases and electronic mail services and also enables **data** to be **transmitted** and received between computers. MCA and laptop versions of the modem are available at GBP549...



18/3,K/1 (Item 1 from file: 2) [Links](#)

INSPEC

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04266634 **INSPEC Abstract Number:** C89004066, D89000097

**Title:** Realising the opportunities from EFTPOS

**Author** Milton, F.

**Conference Title:** SMART CARD '88: International Conference and Workshop on Smart Card Applications and Technologies p. 11 pp.

**Publisher:** PLF Commun , Peterborough, UK

**Publication Date:** 1988 **Country of Publication:** UK 3 vol. (222+174+44) pp.

**Conference Date:** 20-22 June 1988 **Conference Location:** London, UK

**Language:** English

**Subfile:** C D

**Abstract:** ...involved. EFTPOS is clearly a mechanism. It is often directly associated with 'plastic' or credit **card** driven transactions. However, this is not necessarily correct. If a cheque is scanned at the point of **sale** electronically using a **reader**/sorter device and the corresponding electronically held transaction data is used to effect the debit...

18/3,K/2 (Item 2 from file: 2) [Links](#)

Fulltext available through: [USPTO Full Text Retrieval Options](#)

INSPEC

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03910770 **INSPEC Abstract Number:** C87042554, D87001841

**Title:** Taking stock (retail systems)

**Author** Rowan, M.

**Journal:** Micro Decision no.68 p. 89-92

**Publication Date:** June 1987 **Country of Publication:** UK

**CODEN:** MIDEEDG **ISSN:** 0261-5142

**Language:** English

**Subfile:** C D

**Abstract:** ...of constant innovation and it is easy to be distracted by talk of point of **sale** terminals, bar-code **readers** and electronic funds **transfer**. Certainly, a POS system is the best way of capturing data, but it is the back office micro and its associated software that oversee the stock control and **accounting**. A buyer's **guide** gives details of a number of systems for retailers.

18/3,K/3 (Item 3 from file: 2) [Links](#)

Fulltext available through: [ScienceDirect \(Elsevier\)](#) [USPTO Full Text Retrieval Options](#)

INSPEC

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02685267 **INSPEC Abstract Number:** C81017908

**Title:** Selection of scientific journals based on the data obtained from an information service system

**Author** Danilowicz, C.; Szarski, H.

**Author Affiliation:** Tech. Univ. of Wroclaw, Wroclaw, Poland

**Journal:** Information Processing & Management vol.17, no.1 p. 13-19

**Publication Date:** 1981 **Country of Publication:** UK

**CODEN:** IPMADK **ISSN:** 0306-4573

**Language:** English

**Subfile:** C

**Abstract:** ...system data is described. The primary value of a journal has been defined as an **amount** of the retrieved for the **readers** information concerning the articles published in a given **journal**. This parameter and the **costs** of subscription are the basis for journal ranking and determination of the number of copies...

23/3,K/1 (Item 1 from file: 2) [Links](#)

Fulltext available through: [USPTO Full Text Retrieval Options](#)

INSPEC

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03147467 **INSPEC Abstract Number:** B83063049, C83042071

**Title:** Automatic test system speeds receiver qualification

**Journal:** MSN Microwave Systems News vol.13, no.3 p. 112-16

**Publication Date:** March 1983 **Country of Publication:** USA

**CODEN:** MWSNA9 **ISSN:** 0164-3371

**Language:** English

**Subfile:** B C

**Abstract:** ...GHz, with extension to 26 GHz available as an option. Other options include graphics hardcopy, **data transfer** via **telephone**, touch display, speech recognition, **encryption** software and the ability to test in both analog and digital interfacing to the receiver...

23/3,K/2 (Item 2 from file: 2) [Links](#)

INSPEC

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01410329 **INSPEC Abstract Number:** C72017484

**Title:** An on-line computer system for electrocardiogram interpretation

**Author** Friedman, P.J.; Randall, D.O.; van Wagoner, G.

**Author Affiliation:** Control Data Corp., La Jolla, CA, USA

**Conference Title:** Proceedings of the 24th annual conference on engineering in medicine and biology, 1972 p. 344

**Publisher:** Alliance for Engng. in Medicine and Biology, Washington, DC, USA

**Publication Date:** 1971 **Country of Publication:** USA xix+387 pp.

**Conference Sponsor:** alliance for Engng in Medicine and Biology

**Conference Date:** 31 Oct.-4 Nov. 1971 **Conference Location:** Las Vegas, NV, USA

**Language:** English

**Subfile:** C

**Abstract:** ...patient and lead information preceding the data and can transmit the data over the switched **telephone** network.

26/3,K/1 (Item 1 from file: 2) [Links](#)

Fulltext available through: [USPTO Full Text Retrieval Options](#)

INSPEC

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03936038 **INSPEC Abstract Number:** D87002090

**Title:** Closer to home is as close as the phone (communications)

**Author** Mathieson, B.

**Journal:** British Printer p. 44-5

**Publication Date:** June 1987 **Country of Publication:** UK

**CODEN:** BRPRAK **ISSN:** 0007-1684

**Language:** English

**Subfile:** D

**Abstract:** ...and check these tapes before the data is fed through a modem and into the **telephone** system. At the receiving end the **procedure** is reversed. The ability to **transmit data** over the public **telephone** network is becoming popular with PC users. For example, a publisher can send a manuscript...

26/3,K/2 (Item 2 from file: 2) [Links](#)

INSPEC

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01183547 **INSPEC Abstract Number:** B70034310

**Title:** Survey of automatic equalization

**Author** Kanal, L.

**Author Affiliation:** Lehigh Univ., Bethlehem, PA, USA

**Conference Title:** IEEE computers and communications conference record p. 23-33

**Publisher:** IEEE, New York, NY, USA

**Publication Date:** 1969 **Country of Publication:** USA x+313 pp.

**Conference Sponsor:** IEEE, Mohawk Valley section

**Conference Date:** 30 Sept.-2 Oct. 1969 **Conference Location:** Rome, NY, USA

**Language:** English

**Subfile:** B

**Abstract:** ...arise as attempts are made to transmit data at higher and higher rates over the **telephone** network.

30/3,K/1 (Item 1 from file: 2) [Links](#)

Fulltext available through: [USPTO Full Text Retrieval Options](#)

INSPEC

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04329302 INSPEC Abstract Number: B89024875

**Title:** Reduction of path coding errors on a BSC 64 KBit/s channel

**Author** Caini, C.

**Author Affiliation:** G. Marconi Foundation, Bologna, Italy

**Journal:** Alta Frequenza vol.57, no.6 p. 197-206

**Publication Date:** July-Aug. 1988 **Country of Publication:** Italy

**CODEN:** ALFRAJ **ISSN:** 0002-6557

**Language:** Italian

**Subfile:** B

**Abstract:** ...development of integrated type networks, including 64 Kbit/sec numerical channels, attention has to be paid to the number of errors **transmitted**. The author **deals** with such problems, particularly the use of **encoding** methods, using the Viterbi algorithm approach. After some generalities, consideration is given to the overall...

33/3,K/1 (Item 1 from file: 2) [Links](#)

Fulltext available through: [ScienceDirect \(Elsevier\)](#) [USPTO Full Text Retrieval Options](#)

INSPEC

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04740466 INSPEC Abstract Number: A90141812

**Title:** Theoretical modeling of a directly heated solar-driven chemical reactor

**Author** Meirovitch, E.; Segal, A.; Levy, M.

**Author Affiliation:** Center for Energy Res., Weizmann Inst. of Sci., Rehovot, Israel

**Journal:** Solar Energy vol.45, no.3 p. 139-48

**Publication Date:** 1990 **Country of Publication:** USA

**CODEN:** SRENA4 **ISSN:** 0038-092X

**U.S. Copyright Clearance Center Code:** 0038-092X/90/\$3.00+.00

**Language:** English

**Subfile:** A

**Title:** Theoretical modeling of a directly heated solar-driven chemical reactor

**Abstract:** A theoretical formulation for calculating the performances of a solar- driven catalytic chemical reactor was developed. It accounts for the spatial distribution of the deposition of primary energy within the receiver, the heat transfer into the catalytic bed and the thermochemical endothermic reaction, chemical composition and flow distribution within... ..authors offer it as a tool for simulating future experimental results and for designing solar-driven reactors.

**Identifiers:** ...directly heated solar-driven chemical reactor...

33/3,K/2 (Item 2 from file: 2) [Links](#)

INSPEC

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03219527 INSPEC Abstract Number: C84016429

**Title:** An aid for the driver: the ATC L.10.000. Automatic control system for train driving

**Author** Venturi, V.

**Author Affiliation:** L. Parisini SpA, Bologna, Italy

**Conference Title:** XXXI International Meeting on Transportation and Communications. Telecommunications and Navigation Aids in Transportation p. 299-304

**Publisher:** Istituto Internazionale delle Comunicazioni , Genoa, Italy

**Publication Date:** 1983 **Country of Publication:** Italy v+373 pp.

**Conference Date:** 10-12 Oct. 1983 **Conference Location:** Genoa, Italy

**Language:** Italian

**Subfile:** C

**Title:** An aid for the driver: the ATC L.10.000. Automatic control system for train driving

**Abstract:** ...and intermittent) are referred to briefly, but not considered as reducing the burdens on the driver. Modern electronic devices amplify considerably the type and amount of data transmitted to the train, and take account of the parameters of the train itself. One of the systems in use for providing...

33/3,K/3 (Item 3 from file: 2) [Links](#)

Fulltext available through: [USPTO Full Text Retrieval Options](#)

INSPEC

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02302108 INSPEC Abstract Number: A79010398, B79008570

**Title:** The actual state of transmission via optical fibres

**Author** Arbizu, J.P.

**Journal:** Revista Telefonica Electronica vol.66, no.783 p. 223-6, 232

**Publication Date:** April 1978 **Country of Publication:** Argentina

**CODEN:** RTEL B2 **ISSN:** 0035-0516

**Language:** Italian

**Subfile:** A B

**Abstract:** ...this problem was only solved in 1954 with the development of the dielectric covered wave **guide**. As the use of light permits an enormous increase in transmission frequencies the **amount** of **information** which can be **transmitted** is equally greatly increased. The installation **costs** of modern low loss 'hair' thin optical **guides** which can transmit 10/sup 9/ bits/sec are remarkably low. Their compactness, high channel... ..to electromagnetically induced noise make them an invaluable means of communication. The theory of optical **guides** and the laser system of light transmission are discussed in detail.

33/3,K/4 (Item 4 from file: 2) [Links](#)

INSPEC

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0000393476 INSPEC Abstract Number: 1952B01063

**Title:** The problem of the economy of long a.c. transmission lines

**Author** Krachkovskii, N.N.

**Journal:** Elektrichestvo 11 p. 7-11

**Publication Date:** Nov. 1951 **Country of Publication:** USSR

**Language:** Russian

**Subfile:** B

Copyright 2004, IEE

**Abstract:** ...a 380 kV line with 2 cond./ph. increase by 19% per km, but the **cost** of the line per 1 kW natural load are reduced by 7%. The saving obtained by using longitudinal compensation **amounts** to 20% per 1 kW **transmitted**, but neither power losses nor the demand for non- **ferrous** metals are reduced by it. Compensation of a 220 kV line is less economical than...

33/3,K/5 (Item 5 from file: 2) [Links](#)

INSPEC

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0000117660 INSPEC Abstract Number: 1904B00904

**Title:** Three-phase working, with special reference to Dublin system [with discussion]

**Author** Brew, W.

**Journal:** The Electrician 52 p. 533-535

**Publication Date:** 22 Jan. 1904 **Country of Publication:** UK

**Additional Citations:** The Electrician 52 617-619 5 Feb. 1904 UK ; The Electrician 52 657-659 12 Feb. 1904 UK

**Language:** English

**Subfile: B**

Copyright 2004, IEE

**Abstract:** ...Two are of 1,000-kw. and two of 500-kw. output, and each is **driven** directly by a marine type compound engine with Corliss valve gear. The larger machines run... ..to use four-core L.T. distributing cables for the following reasons, viz.: (1) Greater **amount** of energy **transmitted** for given capital **cost**, the system acting in a manner similar to an ordinary three-wire distribution. (2) Less... ..two direct-current generators in series, with their middle point earthed. The two generators are **driven** from an asynchronous motor on the same shaft, and twenty-one lamps are arranged on...

33/3,K/6 (Item 1 from file: 35) [Links](#)

Dissertation Abs Online

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01247511 ORDER NO: AADMM-65089

**THE COSTS AND BENEFITS OF LARGE NEURONAL ENSEMBLES AND HIGH FIRING RATES FOR THE TRANSMISSION OF INFORMATION IN NEURONAL SYSTEMS**

**Author:** VINCENT, STEVEN JOHN

**Degree:** M.SC.

**Year:** 1990

**Corporate Source/Institution:** UNIVERSITY OF ALBERTA (CANADA) ( 0351 )

**Source:** Volume 30/04 of MASTERS ABSTRACTS. of Dissertations Abstracts International.

PAGE 1223 . 125 PAGES

ISBN: 0-315-65089-3

1. The **costs** and benefits associated with varying numbers of neurons **transmitting information** at varying firing frequencies were studied.

2. The limiting step for neuronal **activity** is the availability of **transmitter** in releasable form. Transmitter replacement is exceeded at quite moderate firing rates, though internal stores... .. $\text{sb}\{\text{rm d}\})$  action did not maintain Ia firing: no information was transmitted.

7.  $\gamma$  **drive**, by increasing Ia firing rates, can quadruple resolution at the motoneuron. (Abstract shortened by UMI.)

33/3,K/7 (Item 2 from file: 35) [Links](#)

Dissertation Abs Online

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01203696 ORDER NO: AAD92-08131

**NOTIONS OF PLURALITY: POSTMODERNISM AND THE WORKS OF CARLOS FUENTES (1975-1990) (FUENTES CARLOS, MEXICO)**

**Author:** HELMUTH, CHALENE

**Degree:** PH.D.

**Year:** 1991

**Corporate Source/Institution:** UNIVERSITY OF KENTUCKY ( 0102 )

**Source:** Volume 5209A of Dissertations Abstracts International.

PAGE 3301 . 216 PAGES



...the narrative act its subject; the self-reflexivity of the novel thus provides an intertextual **guide** to Fuentes' other works.

La cabeza de la hidra (1978) utilizes the conventions of the... ...unlikely narrative premise with the reader's positioning as an active participant in determining the **events** of narration. The **transfer** of narrative control to the **reader** serves Fuentes' intent to present alternate versions of the text.

As a historical **account**, Gringo viejo (1985) includes the subjective, atemporal plane of dreams and memory in its version...

33/3,K/8 (Item 1 from file: 474) **Links**

New York Times Abs

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00967853 NYT Sequence Number: 085689790111

(Amer Inst of Aeronautics and Astronautics urges Fed Govt to spend \$30 million a yr for 5 yrs in research and development program aimed at designing prototype of satellite capable of collecting large amounts of solar energy and transmitting it back to earth by means of laser beam. Says such a satellite is technologically feasible, although cost and possible environmental hazards from use of lasers or microwaves may not permit its realization. Repr John D Dingell accuses Carter Adm of dragging its feet on solar power research. His energy subcom is considering bill by Repr Ronnie G Flipppo that would accelerate research and development. Sens Adlai E Stevenson 3d and Harrison H Schmitt advocate construction of prototype satellite within a decade (M).)

LYONS, RICHARD D

New York Times , Col. 1 , Pg. 16

Thursday January 11 1979

...in research and development program aimed at designing prototype of satellite capable of collecting large amounts of solar energy and transmitting it back to earth by means of laser beam. Says such a satellite is technologically feasible, although cost and possible environmental hazards from use of lasers or microwaves may not permit its realization...

**Descriptors: ...LAW AND LEGISLATION (FEDERAL); MICROWAVES; RADIATION, EFFECTS AND HAZARDS OF; RESEARCH; SOLAR ENERGY; ASTRONAUTICS; INTERPLANETARY TRAVEL; LUNAR PROBES; INTERPLANETARY PROBES; EXPLORATION OF SPACE; INTERPLANETARY FLIGHT; INTERPLANETARY SPACECRAFT; SPACESHIPS AND SPACE TRAVEL**

38/3,K/1 (Item 1 from file: 2) [Links](#)

INSPEC

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04656471 INSPEC Abstract Number: B90045879

**Title:** Multiplexing a document into a dithered image for facsimile transmission

**Author** Tanaka, K.; Matsui, K.

**Author Affiliation:** Dept. of Comput. Sci., Nat. Defense Acad., Yokosuka, Japan

**Journal:** Transactions of the Institute of Electronics, Information and Communication Engineers B-I vol.J73B-I, no.2 p. 157-8

**Publication Date:** Feb. 1990 **Country of Publication:** Japan

**Language:** Japanese

**Subfile:** B

**Abstract:** Presents a coding scheme that enables one to multiplex a document into a dithered image for facsimile transmission. The total amount of codes transmitted on the telephone line is about the same as that of the original image, and this scheme is...

38/3,K/2 (Item 2 from file: 2) [Links](#)

INSPEC

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02118261 INSPEC Abstract Number: B77042760, C77024692

**Title:** A picture segmentation approach to facilitating computer graphics transmission over low bandwidth telephone lines

**Author** Karshmer, A.I.

**Author Affiliation:** Dept. of Computer & Information Sci., Univ. of Massachusetts, Amherst, MA, USA

**Conference Title:** Proceedings of the Workshop on Picture Data Description and Management p. 78-82

**Publisher:** IEEE, New York, NY, USA

**Publication Date:** 1977 **Country of Publication:** USA iv+192 pp.

**Conference Sponsor:** IEEE

**Conference Date:** 21-22 April 1977 **Conference Location:** Chicago, IL, USA

**Language:** English

**Subfile:** B C

**Abstract:** ...algorithms are used in conjunction with other data compaction schemes in order to reduce the amount of data to be transmitted over low speed telephone lines supporting network computer graphics applications. By extracting redundant picture data and sending highly encoded messages regarding moving picture elements, drastic reductions in data transmission can be achieved.

38/3,K/3 (Item 3 from file: 2) [Links](#)

Fulltext available through: [USPTO Full Text Retrieval Options](#)

INSPEC

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01497208 INSPEC Abstract Number: B73013658

**Title:** PCM-a new method in transmission techniques

**Author** Pranger, G.

**Journal:** Radio Elektronik Schau no.12 p. 769-71

**Publication Date:** 1972 **Country of Publication:** Austria

**CODEN:** RELSAK **ISSN:** 0374-4299

**Language:** German

**Subfile:** B

**Abstract:** ...is defined as a digital modulation process in which an analogue signal is sampled in order to transmit the sampled values in digital coded form. The ever-increasing importance of this system for use in telephone communication is emphasized as a preliminary to a detailed examination of the principles involved and...

38/3,K/4 (Item 1 from file: 474) Links

New York Times Abs

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00942627 NYT Sequence Number: 060463790320

(Fed Drug Enforcement Adm reptdly used unidentified informer, whom it wished to have released from Met Correctional Center in San Diego, Calif, to encourage Stanley Mark Rifkin, suspect in \$10.2 Million theft from Security Pacific National in Oct '78, to steal \$50 million from Union Bank of Los Angeles. Agency wanted informer freed to keep authorities posted on theft plot, thus establishing his credibility as undercover agent in narcotics probe. Adm officials deny charges that infommer suggested theft. Hold he only encouraged Rifkin. \$10.2 Million theft involved fraudulent transfer of funds from Security to a NYC bank acct by Rifkin, using secret computer codes and phone to order bank's wire transfer room to transmit funds to Rifkin acct. FBI says Rifkin used \$8.1 Million to buy Soviet diamonds (M).)

New York Times , Col. 4 , Pg. 1

Tuesday March 20 1979

...that infommer suggested theft. Hold he only encouraged Rifkin. \$10.2 Million theft involved fraudulent transfer of funds from Security to a NYC bank acct by Rifkin, using secret computer codes and phone to order bank's wire transfer room to transmit funds to Rifkin acct. FBI says Rifkin used \$8.1 Million to buy Soviet diamonds...

Set	Items	Description
S1	13916585	S TRAVEL() (PASS OR PAYMENT? ? OR ACCOUNTANCY()SYSTEM) OR ACCOUNT? OR BOOKKEEP? OR COST? ? OR PAYMENT? ? OR REMIT? OR PAY? ? OR PAY??? OR PAID OR CARD? ? OR KEYCARD? ? OR SMARTCARD? ? OR SMART()CARD OR PASS?? OR CHARGECARD? ? OR CREDITCARD? ? OR DEBITCARD? ? OR BANKCARD? ? OR CHECKCARD? ? OR CHEQUECARD? ? OR CHIPCARD? ?
S2	3884159	S PDA OR PDAS OR (PERSONAL OR PRIVATE OR PORTABLE) (2N) (DIGITAL OR DATA OR INFORMATION OR ASSISTANT? OR ORGANIZER? OR DEVICE? OR ACCESS) OR DATA()ACCESS OR PHONE? ? OR TELEPHONE? ? OR CELLPHONE? ? OR CELLULARPHONE? ? OR MOBILEPHONE? ? OR HANDHELD? ? OR HAND()HELD? ? OR PALMTOP? ? OR PALM() (PILOT? ? OR TOP? ? OR VII) OR PID? ? OR (CARRY OR CELL OR CELLULAR OR CORDLESS OR WIRELESS OR RADIO OR HANDHELD OR HAND()HELD? ? OR MOBILE OR PORTABLE OR FINGER OR SMART) () (PHONE OR UNIT OR DEVICE OR APPARATUS OR APPTS OR PAGER OR TERMINAL OR TELEPHONE OR FONE) OR PHS OR PCS OR SMARTPHONE OR PAGER OR VISOR OR HANDSPRING OR BLUETOOTH OR WAP OR HDML OR RIO OR BLACKBERRY
S3	392837	S S1(5N) (TRAVEL? OR TOUR??? OR JOURN??? OR CRUISE? ? OR TRIP? ? OR VOYAGE? ? OR DRIVE? ? OR FERR??? OR EXCURSION? ? OR JUNKET? ? OR HIGHWAY? ? OR GUID??? OR HOLIDAY? ? OR VACATION? ? OR SIGHTSEE??? OR GETAWAY? ?)
S4	267966	S S2(S) (TRAVEL? OR TOUR??? OR JOURN??? OR CRUISE? ? OR TRIP? ? OR VOYAGE? ? OR DRIVE? ? OR FERR??? OR EXCURSION? ? OR JUNKET? ? OR HIGHWAY? ? OR GUID??? OR HOLIDAY? ? OR VACATION? ? OR SIGHTSEE??? OR GETAWAY? ?)
S5	1135125	S (SENT OR SEND? OR TRANSMIT? OR TRANSFER OR RELAY OR REMIT OR ROUT?) (5N) (INFORMATION OR RECORD? ? OR DATA OR VALUE? ? OR QUANTIT? OR AMOUNT? ? OR TRANSACTION? ? OR PURCHAS??? OR EXCHANG??? OR DEAL? ? OR SELL??? OR SALE? ? OR TRANSFER? OR EVENT? ? OR BUY???)
S6	1059529	S CRYPTOGR? OR (ELECTRONIC OR DIGITAL) () (SIGNATURE? ? OR CERTIFICAT???) OR ENCRYPT??? OR DECRYPT??? OR (NBS OR DBS) () ALGORITHM? ? OR CIPHER? ? OR CYPHER? ? OR (PRIVATE OR SYSTEM OR SECRET OR SYMMETRIC OR SYNCHRONOUS) () KEY? ? OR CERTIFICATE(2N) MATCHING OR SAM OR SAMS OR SECURE() ACCESS() MODULE? ? OR SECURITY() ACCOUNT? ? () MANAGER OR SECRET OR ENCOD??? OR IN() CODE OR ENC?PHER?? OR DEC?PHER? OR CODED OR CODING
S7	60990	S (ORDER? ? OR STEP? ? OR PROCEDURE? ? OR ROUTINE? ? OR INTERACTION? ? OR ATTEMPT? ? OR DEALING? ? OR TRANSACTION? ? OR PURCHAS??? OR EXCHANG??? OR DEAL??? OR SELL??? OR SALE? ? OR TRANSFER? OR ACTIVITY OR BUY??? OR PRICE? ? OR AMOUNT? ? OR BUY OR BUY??? OR BUYS) (5N) (RECEIVER? ? OR READER? ? OR SCANNER? ? OR TRANSCEIVER? ? OR TRANSMIT?)
S8	366416	S S1(15N) S2
S9	17139	S S8(15N) (TRAVEL? OR TOUR??? OR JOURN??? OR CRUISE? ? OR TRIP? ? OR VOYAGE? ? OR DRIVE? ? OR FERR??? OR EXCURSION? ? OR JUNKET? ? OR HIGHWAY? ? OR GUID??? OR HOLIDAY? ? OR VACATION? ? OR SIGHTSEE??? OR GETAWAY? ?)
S10	502	S S9(S) S5
S11	3	S S10(10N) S7
S12	0	S S11 NOT PY>1991
S13	108	S S3(10N) S7
S14	0	S S13 NOT PY>1991
S15	141	S S4(10N) S7
S16	0	S S15 NOT PY>1991
S17	5077	S S1(10N) S7
S18	1411	S S17 AND S5
S19	0	S S18 NOT PY>1991
S20	19710	S S2(5N) S5
S21	275	S S20(10N) S7
S22	0	S S21 NOT PY>1991

? show files

[File 20] Dialog Global Reporter 1997-2007/Apr 18

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Set Items Description

S1 5967665 S TRAVEL()(PASS OR PAYMENT? ? OR ACCOUNTANCY()(SYSTEM) OR ACCOUNT? OR BOOKKEEP? OR COST? ? OR PAYMENT? ? OR REMIT? OR PAY? ? OR PAY??? OR PAID OR CARD? ? OR KEYCARD? ? OR SMARTCARD? ? OR SMART()(CARD OR PASS?? OR CHARGECARD? ? OR CREDITCARD? ? OR DEBITCARD? ? OR BANKCARD? ? OR CHECKCARD? ? OR CHEQUECARD? ? OR CHIPCARD? ?

S2 1537731 S PDA OR PDAS OR (PERSONAL OR PRIVATE OR PORTABLE)(2N)(DIGITAL OR DATA OR INFORMATION OR ASSISTANT? OR ORGANIZER? OR DEVICE? OR ACCESS) OR DATA()ACCESS OR PHONE? ? OR TELEPHONE? ? OR CELLPHONE? ? OR CELLULARPHONE? ? OR MOBILEPHONE? ? OR HANDHELD? ? OR HAND()HELD? ? OR PALMTOP? ? OR PALM()(PILOT? ? OR TOP? ? OR VII) OR PID? ? OR (CARRY OR CELL OR CELLULAR OR CORDLESS OR WIRELESS OR RADIO OR HANDHELD OR HAND()HELD? ? OR MOBILE OR PORTABLE OR FINGER OR SMART)()(PHONE OR UNIT OR DEVICE OR APPARATUS OR APPTS OR PAGER OR TERMINAL OR TELEPHONE OR FONE) OR PHS OR PCS OR SMARTPHONE OR PAGER OR VISOR OR HANDSPRING OR BLUETOOTH OR WAP OR HDML OR RIO OR BLACKBERRY

S3 203172 S S1(5N)(TRAVEL? OR TOUR??? OR JOURN??? OR CRUISE? ? OR TRIP? ? OR VOYAGE? ? OR DRIVE? ? OR FERR??? OR EXCURSION? ? OR JUNKET? ? OR HIGHWAY? ? OR GUID??? OR HOLIDAY? ? OR VACATION? ? OR SIGHTSEE??? OR GETAWAY? ?)

S4 138492 S S2(S)(TRAVEL? OR TOUR??? OR JOURN??? OR CRUISE? ? OR TRIP? ? OR VOYAGE? ? OR DRIVE? ? OR FERR??? OR EXCURSION? ? OR JUNKET? ? OR HIGHWAY? ? OR GUID??? OR HOLIDAY? ? OR VACATION? ? OR SIGHTSEE??? OR GETAWAY? ?)

S5 596856 S (SENT OR SEND? OR TRANSMIT? OR TRANSFER OR RELAY OR REMIT OR ROUT?)(5N)(INFORMATION OR RECORD? ? OR DATA OR VALUE? ? OR QUANTIT? OR AMOUNT? ? OR TRANSACTION? ? OR PURCHAS??? OR EXCHANG??? OR DEAL? ? OR SELL??? OR SALE? ? OR TRANSFER? OR EVENT? ? OR BUY???)

S6 423560 S CRYPTOGRA? OR (ELECTRONIC OR DIGITAL)()(SIGNATURE? ? OR CERTIFICAT???) OR ENCRYPT??? OR DECRYPT??? OR (NBS OR DBS)()(ALGORITHM? ? OR CIPHER? ? OR CYPHER? ? OR (PRIVATE OR SYSTEM OR SECRET OR SYMMETRIC OR SYNCHRONOUS)()KEY? ? OR CERTIFICATE(2N)MATCHING OR SAM OR SAMS OR SECURE()ACCESS()MODULE? ? OR SECURITY()ACCOUNT? ?()MANAGER OR SECRET OR ENCOD??? OR IN()CODE OR ENC?PHER?? OR DEC?PHER? OR CODED OR CODING

S7 54318 S (ORDER? ? OR STEP? ? OR PROCEDURE? ? OR ROUTINE? ? OR INTERACTION? ? OR ATTEMPT? ? OR DEALING? ? OR TRANSACTION? ? OR PURCHAS??? OR EXCHANG??? OR DEAL??? OR SELL??? OR SALE? ? OR TRANSFER? OR ACTIVITY OR BUY??? OR PRICE? ? OR AMOUNT? ? OR BUY OR BUY??? OR BUYS)(5N)(RECEIVER? ? OR READER? ? OR SCANNER? ? OR TRANSCEIVER? ? OR TRANSMIT?)

S8 189240 S S1(15N)S2

S9 10748 S S8(15N)(TRAVEL? OR TOUR??? OR JOURN??? OR CRUISE? ? OR TRIP? ? OR VOYAGE? ? OR DRIVE? ? OR FERR??? OR EXCURSION? ? OR JUNKET? ? OR HIGHWAY? ? OR GUID??? OR HOLIDAY? ? OR VACATION? ? OR SIGHTSEE??? OR GETAWAY? ?)

S10 396 S S9(S)S5

S11 7 S S10(10N)S7

S12 0 S S11 NOT PY>1991

S13 2 S S10(10N)S6

S14 0 S S13 NOT PY>1991

S15 952 S S3(10N)S5

S16 18 S S15(S)S7

S17 0 S S16 NOT PY>1991

S18 2391 S S4(10N)S5

S19 21 S S18(10N)S6

S20 1 S S19 NOT PY>1991

S21 67530 S S1(10N)S5

S22 1207 S S21(10N)S7

S23 31 S S22(10N)S6

S24 0 S S23 NOT PY>1991

S25 14691 S S2(5N)S5

S26 286 S S25(5N)S7

S27 50 S S26 NOT PY>1991

S28 12 S S27 AND (TRAVEL? OR TOUR??? OR JOURN??? OR CRUISE? ? OR TRIP? ? OR VOYAGE? ? OR DRIVE? ? OR FERR??? OR EXCURSION? ? OR JUNKET? ? OR HIGHWAY? ? OR GUID??? OR HOLIDAY? ? OR

VACATION? ? OR SIGHTSEE??? OR GETAWAY? ?)

S29 10 RD (unique items)

S30 37 S ((TRAVEL? OR TOUR??? OR TRIP? ? OR EXCURSION? ? OR HOLIDAY? ? OR VACATION?  
?)(3N)(PASS OR PAYMENT? ? OR ACCOUNTANCY(SYSTEM))(10N)((SENT OR SEND? OR TRANSMIT? OR  
TRANSFER)(5N)(INFORMATION OR DATA OR VALUE? ? OR AMOUNT? ? OR TRANSACTION? ? OR PURCHAS???  
OR EXCHANG??? OR DEAL? ? OR TRANSFER?))

S31 5 S S30 NOT PY>1991

S32 5 S S31 NOT PY>1991

; show files

[File 15] **ABI/Inform(R)** 1971-2007/Apr 18

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[File 610] **Business Wire** 1999-2007/Apr 18

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*\*File 610: File 610 now contains data from 3/99 forward. Archive data (1986-2/99) is available in File 810.*

[File 810] **Business Wire** 1986-1999/Feb 28

(c) 1999 Business Wire . All rights reserved.

[File 476] **Financial Times Fulltext** 1982-2007/Apr 18

(c) 2007 Financial Times Ltd. All rights reserved.

[File 613] **PR Newswire** 1999-2007/Apr 08

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*\*File 613: File 613 now contains data from 5/99 forward. Archive data (1987-4/99) is available in File 813.*

[File 813] **PR Newswire** 1987-1999/Apr 30

(c) 1999 PR Newswire Association Inc. All rights reserved.

[File 634] **San Jose Mercury** Jun 1985-2007/Apr 17

(c) 2007 San Jose Mercury News. All rights reserved.

[File 624] **McGraw-Hill Publications** 1985-2007/Apr 18

(c) 2007 McGraw-Hill Co. Inc. All rights reserved.

*\*File 624: Homeland Security & Defense and 9 Platt energy journals added Please see HELP NEWS624 for more*

20/3,K/1 (Item 1 from file: 15) Links

ABI/Inform(R)

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00213002 83-24563

**Getting the Message Through**

Becker, Judith

Business Computer Systems v1n2 pp: 91-109

Oct 1982

ISSN: 0745-0745 Journal Code: BCS

**Abstract:**

...of communications software is to create compatibility. The elements necessary for a computer's digitally **encoded** data to **travel** over analog, voice-frequency lines include: 1. Universal Asynchronous Receiver/**Transmitter** (UART), 2. **data** link, 3. software, and 4. modem. When buying communications software, the user should look for ...

29/3,K/1 (Item 1 from file: 15) Links

ABI/Inform(R)

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00552720 91-27077

**Trade Information for Coffee Traders: The Essentials**

Dubois, C. P. R.

International Trade Forum v27n1 pp: 20-25

Jan-Mar 1991

ISSN: 0020-8957 Journal Code: ITF

**Abstract:**

...in the physical trade, coffee producers and exporters must obtain accurate, up-to-date market **information**. The most rapid means of **transmitting information** from a commodity **exchange** or trading center are by **telephone**, telex, and facsimile. For coffee traders, the most important information to be obtained is market...

...already have in-depth knowledge of coffee can be obtained from newsletters. In addition, trade **journals** with specialized coverage of coffee are published. A listing of information sources for coffee traders...

29/3,K/2 (Item 1 from file: 810) Links

Business Wire

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0226561 BW782

**NCR TULSA GENERAL : NCR and Tulsa General install first self-service auto insurance policy system in supermarket**

May 15, 1991

**Byline:** Business, Insurance and Automotive Editors

...Motor Vehicles and a customer receipt.

After the customer has completed a self-service insurance **transaction**, the NCR 5682 **transmits the information** via **telephone**

lines to the Tulsa General headquarters where the insurance documents are processed and mailed to...

...equipment in Cleveland. EDR Systems led the sales motion and developed special application software to **guide** customers through transactions and to



communicate the system's daily sales record to Tulsa General...

29/3,K/3 (Item 2 from file: 810) [Links](#)

Business Wire

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0139042 BW778

**TRACOR INSTRUMENTS : Tracor Instruments receives multimillion dollar contract to produce Republic's automated money order dispensers**

August 3, 1989

**Byline:** Business Editors

...received by  
Tracor Instruments Austin Inc., from Republic Money Orders Inc.,  
Dallas, a subsidiary of **Travelers** Express Inc., Minneapolis,  
announced Robert L. Smialek, Ph.D., group vice president for Tracor  
Instruments...

...addition to the automated dispensing  
of money orders, the electronic units can produce and compile  
**journal**

tapes of **transactions** automatically while simultaneously  
**transmitting**

this **data** via **telephone** line to a central collection point."

Tracor Inc., parent company of Tracor Instruments Austin, is...

29/3,K/4 (Item 1 from file: 476) [Links](#)

Financial Times Fulltext

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0006047501 B0BJGB6ACHFT

**Survey of World Telecommunications (5): New perspective on patterns of power - Telegeography**

HUGO DIXON and GREG STAPLE

Financial Times , P III

Monday , October 7, 1991

**DOCUMENT TYPE:** NEWSPAPER **LANGUAGE:** ENGLISH **RECORD TYPE:** FULLTEXT

Word Count: 806

**TEXT:**

...Soviet Union is an island connected to the rest of the world by a weekly **ferry** service; India is a desert.

From the perspective of traditional geography, such assertions seem mad...

...pervasiveness of telecommunications.

Most economic activity touches the telecommunications network at least once. For example, **information on prices is transmitted by phone**, **deals** are negotiated over video links, products are ordered via electronic data systems and designs are...

29/3,K/5 (Item 2 from file: 476) [Links](#)

Financial Times Fulltext

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0002035291 B0CCKCGAFMFT

**Financial Times Survey: Retail Banking - UK Banking - Automation - Nationwide systems for cashless shopping**

ALAN CANE

Financial Times , P VII

Monday , September 26, 1983

**DOCUMENT TYPE: NEWSPAPER LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT**

Word Count: 1,385

...Arizona, via its centre in Brighton, England.

Once the card has been verified the information **travels** in reverse along the same route to the point-of-sale terminal. On a good... ...off-line processing of the kind tried in a trial in Limoges and the Clermont-**Ferrand** area of France. The French bank Credit Agricole installed the system in which transaction details are stored in the point-of-sale terminal and **transmitted** to the bank's **data** processing system over **telephone** lines at the end of the day or by manual transfer.

The UK system is...

29/3,K/6 (Item 3 from file: 476) [Links](#)

Financial Times Fulltext

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0001536057 B0CCZASAEZFT

**Financial Times Survey: Videotex IV - Why banks are in a dilemma - Battle with building societies clouds home banking issue**

REX WINSBURY

Financial Times , P 32

Wednesday , December 1, 1982

**DOCUMENT TYPE: NEWSPAPER LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT**

Word Count: 1,291

...petrol at six garages, using credit or cash dispensing cards and a card magnetic stripe **reader**. **Transactions** were recorded and then **sent** once a day down the **telephone** line for computer processing. The Clydesdale Bank has a similar experiement with petrol stations around... ...has linked with a series of hypermarkets in such towns as Lyons, Limoges and Clermont **Ferrand** to use magnetic stripe cards that record transactions onto a cassette, much as in the...

29/3,K/7 (Item 1 from file: 813) Links

PR Newswire

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0361837

NE014

**56-COUNT INDICTMENT UNSEALED AGAINST 7 MEN, FIRST BOSTON CHARTER CORP.**

**Date:** April 17, 1991    **17:06 EDT**    **Word Count: 988**

...a 56-count Indictment charging seven men and a Massachusetts corporation with inducing people to **travel** in interstate commerce to commit fraud, as well as violations of the mail and wire...

...Lincoln and Nottingham, England, participated in a scheme to defraud borrowers by inducing them to **travel** across interstate lines to pay "advance fees" through the use of numerous false and fraudulent...

...Robert Foreman, Jr., under the direction of Norman Knasel, through advertisements in the Wall Street **Journal**. Staff and Foreman represented to borrowers that Eurokredit was the United States representative for United...

...Corporation (FBCC) by Eurokredit salespeople, or they located FBCC through advertisements in the Wall Street **Journal**. Norman Knasel, Paul Gilbert and Marc Anderson operated FBCC, which they represented to be the...

...was used to transmit documents and payments, and interstate wire services, which were used to **transmit** facsimile messages, **telephone** conversations, and **transfers** of money.

The Indictment charges each of the individual defendants with the specific number of counts, as outlined below:

Interstate **Travel**  
to Commit Fraud

Mail Fraud

Wire Fraud

Knasel

35 counts

7 counts

13 counts

Anderson...

...counts

4 counts

The defendant First Boston Charter Corporation faces 35 counts of inducing interstate **travel** to commit fraud, seven counts of mail fraud and thirteen counts of wire fraud. Each...

...defendants faces up to ten years in federal prison for each conviction of inducing interstate **travel** to commit fraud, as well as five years in prison for each conviction of mail...

29/3,K/8 (Item 2 from file: 813) [Links](#)

PR Newswire

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0329989 NY033

**PERSONAL CHECKS MORE POPULAR THAN EVER; EDGE CREDIT CARDS AS MOST POPULAR  
NON-CASH PAYMENT FORM**

**Date:** December 17, 1990    **11:04 EST**    **Word Count:** 768

...will be either  
guaranteed or verified.

"Retailers are trying their best to be customer-service **driven**  
-- to  
make it as easy as possible for someone to shop in their stores, and...

...has been  
authorized according to a simple, prearranged procedure. In JBS's case  
this means **transmitting transaction data** over  
**telephone** lines with the  
help of a bank terminal -- usually the same one used to authorize...

29/3,K/9 (Item 3 from file: 813) [Links](#)

PR Newswire

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0079937 NY29

**SOUTHWESTERN BELL YELLOW PAGES TO INCLUDE FINGERTIP FACTS**

**Date:** June 6, 1988    **10:51 E.T.**    **Word Count:** 331

...March 7  
opinion that the regional companies cannot originate or manipulate  
data for such automated **telephone information** services.

However,  
they may **transmit** the services and **sell** directory advertising  
to  
service providers.

INFO Today's information will be featured on about 10...

...Included will be up-to-  
date business and financial news, horoscopes, television soap opera  
updates, **travel** news, weather forecasts and sports news and scores.

29/3,K/10 (Item 1 from file: 624) Links

McGraw-Hill Publications

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0043735

HELLO ANYWHERE: THE CELLULAR PHONE BOOM WILL CHANGE  
THE WAY YOU LIVE

John J. Keller in New York, with Frances Seghers in Washington,  
Katherine M. Hafner in San Francisco, Randy Welch in Denver, Edith Terry  
in Toronto, James E. Ellis in Chicago, and bureau reports

Business Week, Number 3017, Pg 84

September 21, 1987

JOURNAL CODE: BW

SECTION HEADING: Cover Story ISSN: 0007-7135

WORD COUNT: 2,847

TEXT:

...stroke, mobile phones are shrinking the world even more.

EASY AS RADIO. Anyone who can **drive** and talk can  
**drive** and phone. Nils Ingvar Lundin, chief press officer of Swedish  
telecommunications equipment maker L. M...

... a lot of time in the field, and not just for construction executives,  
architects, and **traveling** salespeople. When James Webb, a sweet-corn  
farmer near Albany, N. Y., put a mobile... And other cellular operators in  
the so-called top 30 markets--big cities where commuters **drive** long  
distances--are likely to prosper. But independent operators in the hundreds  
of smaller markets...

... By contrast, cellular technology keeps signals pure. A call from a car  
or portable phone **travels** via radio waves to "cell" stations that  
have been placed strategically throughout a calling region...

... that radio signal to the regular public phone network. Also, as the car cum phone **travels** from one cell to the next, the switch seamlessly hands off the signal from one...

... of New York City, sells a "Sport-E Imitation Cellular Phone Antenna" that lets any **driver** give off the power vibes of a cellular phone owner--for only \$4.95.

Snob... companies offer plug-in modules that dial numbers on voice commands. And the Japanese are **selling** facsimile machines that **transmit** documents from a car **phone** to a destination over the cellular network.

The next hurdle is designing ultralight portables no...

32/3,K/1 (Item 1 from file: 476) [Links](#)

Financial Times Fulltext

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0005518948 B0ACQADAA3FT

**Need for a Budget to stop the rot: John Major may be pushed into electoral pragmatism, says Peter Norman**

PETER NORMAN

Financial Times , P 6

Saturday , March 17, 1990

**DOCUMENT TYPE: NEWSPAPER LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT**

Word Count: 1,969

...former world wide economic supremacy - the trade surplus from 'invisibles' such as banking, overseas investments, **tourism** and **transfer payments** - has disappeared to be replaced by a deficit. Retail sales, instead of being suppressed by...

32/3,K/2 (Item 2 from file: 476) [Links](#)

Financial Times Fulltext

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0001508381 B0CDGCWAF7FT

**Financial Times Survey: West German Banking and Finance VI - Payments Systems - Long struggle in search of a unified approach**

ALAN FRIEDMAN

Financial Times , P VI

Wednesday , June 9, 1982

**DOCUMENT TYPE: NEWSPAPER LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT**

Word Count: 1,584

**TEXT:**

...German bankers on the need for a unified approach to the rapidly growing business of **payment** systems - cheques, **travellers'** cheques, plastic cards and the electronic **transfer** of funds.

This agreement, however, exists only on the surface. The reality is that German...

32/3,K/3 (Item 1 from file: 813) [Links](#)

PR Newswire

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0350677 PH012

**MTA ANNOUNCES BUS ROUTE CHANGES MARCH 10-16**

**Date:** March 8, 1991    **10:49 EST**    **Word Count:** 126

...10

cents. The new base fare will be \$1.10, while the cost of a **transfer** interzonal **travel** and monthly **pass** will not increase. The new fare for senior citizens with disabilities will be 40 cents...

32/3,K/4 (Item 2 from file: 813) [Links](#)

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0348951

PH015

**MTA ANNOUNCES BUS ROUTE CHANGES MARCH 3-9**

**Date:** February 22, 1991    **15:13 EST**    **Word Count:** 243

...10

cents. The new base fare will be \$1.10, while the cost of a **transfer** interzonal **travel** and monthly **pass** will not increase. The new fare for senior citizens with disabilities will be 40 cents...

32/3,K/5 (Item 3 from file: 813) [Links](#)

PR Newswire

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0332333

PH008

**MTA PROPOSES 10 CENT FARE INCREASE IN MARCH**

**Date:** December 28, 1990    **12:38 EST**    **Word Count:** 416

...Baltimore Metro to take effect Sunday, March 3, 1991.

The cost of a monthly transit **pass**, a **transfer** and **travel** between

MTA zones, however, would not rise.

Public comment will be heard on the proposal...



Set Items Description

S1 2078435 S TRAVEL()(PASS OR PAYMENT? ? OR ACCOUNTANCY()SYSTEM) OR ACCOUNT? OR BOOKKEEP? OR COST? ? OR PAYMENT? ? OR REMIT? OR PAY? ? OR PAY??? OR PAID OR CARD? ? OR KEYCARD? ? OR SMARTCARD? ? OR SMART()CARD OR PASS?? OR CHARGECARD? ? OR CREDITCARD? ? OR DEBITCARD? ? OR BANKCARD? ? OR CHECKCARD? ? OR CHEQUECARD? ? OR CHIPCARD? ?

S2 428034 S PDA OR PDAS OR (PERSONAL OR PRIVATE OR PORTABLE)(2N)(DIGITAL OR DATA OR INFORMATION OR ASSISTANT? OR ORGANIZER? OR DEVICE? OR ACCESS) OR DATA()ACCESS OR PHONE? ? OR TELEPHONE? ? OR CELLPHONE? ? OR CELLULARPHONE? ? OR MOBILEPHONE? ? OR HANDHELD? ? OR HAND()HELD? ? OR PALMTOP? ? OR PALM()(PILOT? ? OR TOP? ? OR VII) OR PID? ? OR (CARRY OR CELL OR CELLULAR OR CORDLESS OR WIRELESS OR RADIO OR HANDHELD OR HAND()HELD? ? OR MOBILE OR PORTABLE OR FINGER OR SMART)()(PHONE OR UNIT OR DEVICE OR APPARATUS OR APPTS OR PAGER OR TERMINAL OR TELEPHONE OR FONE) OR PHS OR PCS OR SMARTPHONE OR PAGER OR VISOR OR HANDSPRING OR BLUETOOTH OR WAP OR HDML OR RIO OR BLACKBERRY

S3 79883 S S1(5N)(TRAVEL? OR TOUR??? OR JOURN??? OR CRUISE? ? OR TRIP? ? OR VOYAGE? ? OR DRIVE? ? OR FERR??? OR EXCURSION? ? OR JUNKET? ? OR HIGHWAY? ? OR GUID??? OR HOLIDAY? ? OR VACATION? ? OR SIGHTSEE??? OR GETAWAY? ?)

S4 71784 S S2(S)(TRAVEL? OR TOUR??? OR JOURN??? OR CRUISE? ? OR TRIP? ? OR VOYAGE? ? OR DRIVE? ? OR FERR??? OR EXCURSION? ? OR JUNKET? ? OR HIGHWAY? ? OR GUID??? OR HOLIDAY? ? OR VACATION? ? OR SIGHTSEE??? OR GETAWAY? ?)

S5 132622 S CRYPTOGRA? OR (ELECTRONIC OR DIGITAL)()(SIGNATURE? ? OR CERTIFICAT???) OR ENCRYPT??? OR DECRYPT??? OR (NBS OR DBS)()ALGORITHM? ? OR CIPHER? ? OR CYPHER? ? OR (PRIVATE OR SYSTEM OR SECRET OR SYMMETRIC OR SYNCHRONOUS)()KEY? ? OR CERTIFICATE(2N)MATCHING OR SAM OR SAMS OR SECURE()ACCESS()MODULE? ? OR SECURITY()ACCOUNT? ?()MANAGER OR SECRET OR ENCOD??? OR IN()CODE OR ENC?PHER?? OR DEC?PHER? OR CODED OR CODING

S6 8173 S (ORDER? ? OR STEP? ? OR PROCEDURE? ? OR ROUTINE? ? OR INTERACTION? ? OR ATTEMPT? ? OR DEALING? ? OR TRANSACTION? ? OR PURCHAS??? OR EXCHANG??? OR DEAL??? OR SELL??? OR SALE? ? OR TRANSFER? OR ACTIVITY OR BUY??? OR PRICE? ? OR AMOUNT? ? OR BUY OR BUY??? OR BUYS)(5N)(RECEIVER? ? OR READER? ? OR SCANNER? ? OR TRANSCEIVER? ? OR TRANSMIT?)

S7 65124 S S1(15N)S2

S8 0 S S8(15N)(TRAVEL? OR TOUR??? OR JOURN??? OR CRUISE? ? OR TRIP? ? OR VOYAGE? ? OR DRIVE? ? OR FERR??? OR EXCURSION? ? OR JUNKET? ? OR HIGHWAY? ? OR GUID??? OR HOLIDAY? ? OR VACATION? ? OR SIGHTSEE??? OR GETAWAY? ?)

S9 668 S S7(15N)S5

S10 668 S S9(15N)S7

S11 4 S S10(20N)S6

S12 0 S S11 NOT PY>1991

S13 186 S S3(10N)S5

S14 5 S S13(10N)S7

S15 0 S S14 NOT PY>1991

S16 620 S S4(10N)S5

S17 47 S S16(10N)S7

S18 0 S S17 NOT PY>1991

S19 10493 S S1(10N)S5

S20 422 S S19(10N)S7

S21 2 S S20(10N)S6

S22 0 S S21 NOT PY>1991

S23 28 S S20 NOT PY>1991

S24 28 RD. (unique items)

S25 2810 S S2(10N)S5

S26 405 S S25(10N)S7

S27 19 S S26 NOT PY>1991

S28 19 RD (unique items)

S29 16 S ((TRAVEL? OR TOUR??? OR TRIP? ? OR EXCURSION? ? OR HOLIDAY? ? OR VACATION? ?)(3N)(PASS OR PAYMENT? ? OR ACCOUNTANCY()SYSTEM)))(10N)((SENT OR SEND? OR TRANSMIT? OR TRANSFER)(5N)(INFORMATION OR DATA OR VALUE? ? OR AMOUNT? ? OR TRANSACTION? ? OR PURCHAS??? OR EXCHANG??? OR DEAL? ? OR TRANSFER?))

S30 1 S S29 NOT PY>1991

; show files

[File 256] **TecInfoSource** 82-2007/Oct

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[File 625] **American Banker Publications** 1981-2007/Apr 16

(c) 2007 American Banker. All rights reserved.

[File 268] **Banking Info Source** 1981-2007/Apr W2

(c) 2007 ProQuest Info&Learning. All rights reserved.

[File 626] **Bond Buyer Full Text** 1981-2007/Apr 17

(c) 2007 Bond Buyer. All rights reserved.

[File 267] **Finance & Banking Newsletters** 2007/Apr 16

(c) 2007 Dialog. All rights reserved.

[File 608] **KR/T Bus.News.** 1992-2007/Apr 18

(c)2007 Knight Ridder/Tribune Bus News. All rights reserved.

24/3,K/1 (Item 1 from file: 256) [Links](#)

TecInfoSource

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02783072      **Document Type:** Company

**Spacial Audio Solutions LLC (783072)**

406 Hockley Main St

Ropesville , TX 79358 United States

**Telephone:** (214) 453-3550

**FAX:** (775) 320-4135

**Homepage:** <http://www.spacialaudio.com>

**EMAIL:** [info@spacialaudio.com](mailto:info@spacialaudio.com)

**File Segment:** Directory

**Contact:** Sales Department

**Organization Type:** LL Corporation

**Equity Type:** Private

**Status:** Active

**Sales:** NA

**Date Founded:** 1998

**Revision Date:** 00000000

...and other features. SAS also is known for its SimpleCast streaming system, PCI Max Ultra PCS FM transmitter computer **card**, and Winamp streaming radio plug-in components. The **card** includes stereo **encoder**, PC noise suppression, and MPX filter features. The company's AudioRealm.com Internet radio portal...

24/3,K/2 (Item 2 from file: 256) [Links](#)

TecInfoSource

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02770221      **Document Type:** Company

**MP2 Solutions Inc (770221)**

5700 Granite Pkwy #200

Plano , TX 75024 United States

**Toll Free Telephone Number:** (866) 678-9622

**Homepage:** <http://www.mptwo.com>

**EMAIL:** [info@mptwo.com](mailto:info@mptwo.com)

**File Segment:** Directory

**Contact:** Sales Department

**Organization Type:** Corporation

**Equity Type:** Private  
**Status:** Active  
**Sales:** NA  
**Immediate Parent:** Trireme Group Company  
**Revision Date:** 00000000

...in Plano, Texas, provides organizations with mobile data management products and services. The firm's **encrypted credit card** processing technology supports 1XRTT, CDMA, and Wi-Fi wireless network standards. The company's **PDA** and software systems offer users order management, sales force automation, data aggregation, back end reporting...

24/3,K/3 (Item 3 from file: 256) [Links](#)  
TecInfoSource  
(c) 2007 Info.Sources Inc. All rights reserved.  
02660574      **Document Type:** Company  
**NetGrocer.com Inc (660574)**

1112 Corporate Rd  
North Brunswick , NJ 08902-1446 United States  
**Toll Free Telephone Number:** (888) 638-4762  
**Homepage:** <http://www.netgrocer.com>

**File Segment:** Directory

**Contact:** Sales Department

**Organization Type:** Corporation  
**Status:** Active  
**Sales:** NA

**Date Founded:** 1995  
**Immediate Parent:** neXpansion Inc  
**Revision Date:** 20031030

...grocery, drug store, and general merchandise products online. The firm serves over 200,000 customers. **Encryption** technologies protect **credit card**, address, and other **personal information**. NetGrocer.com's Web site includes word, phrase, brandname, category, and other product search features...

24/3,K/4 (Item 1 from file: 625) [Links](#)  
American Banker Publications  
(c) 2007 American Banker. All rights reserved.  
0059901  
**Multimil Offers Expanded Smart Cards**

American Banker - March 11, 1987 ; Pg. 10 ; Vol. 152 , No. 48

**Word Count: 216**

**Text:**

...technical director.

Its Memocard can be used in electronic funds transfer systems, as a data **encryption** technique for network security, for **pay**-television billing, in computerized telemarketing, electronic **telephone** directories, and to control access to secure areas.

Multimil makes available to users a development...

24/3,K/5 (Item 2 from file: 625) [Links](#)

American Banker Publications

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0053620

**Smart Card Debate: Visa, MasterCard Face Off**

American Banker - July 3, 1986 ; Pg. 1 ; Vol. 151 , No. 130

**Word Count: 1,722**

**Byline:**

By JEFFREY KUTLER

**Text:**

...in the United States. However, MasterCard seems intent on raising the ante by portraying the **smart card** as the surefire **payments** technology of the future. The imbedded semiconductor chip holds far more **personal** and **payment data** than the **encoding** method currently in use, and it is more secure from fraud or unauthorized use.

"We...

24/3,K/6 (Item 3 from file: 625) [Links](#)

American Banker Publications

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0051570

**Inmate Accused of Credit Card Fraud Continues Scams in Jail, Officials Say**

American Banker - April 29, 1986 ; Pg. 23 ; Vol. 151 , No. 84

**Word Count: 332**

**Text:**

(AP) - A jail inmate sent a dozen balloons to three **Secret** Service agents here, using fraudulent credit **card** information and the jail **telephone** to place the order, officials said.  
Officials recently asked Judge John F. Fader 2d to...

24/3,K/7 (Item 4 from file: 625) **Links**  
American Banker Publications  
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0038779  
**MasterCard, Visa Holders to Access AT&T Phones**

American Banker - March 25, 1985, Monday ; Pg. 22  
**Word Count: 165**

**Text:**

...process the MasterCard International Inc. and Visa USA transactions.  
Consumers can already use other plastic **cards** -- including American Express **cards**, AT&T **cards**, and local **telephone** company calling **cards** -- in AT&T's **phones**, which go by the name "**Card** Caller."  
The **phones** have a video display screen to provide instructions for using the **phone** and a slot that automatically reads the data **encoded** in the magnetic stripes of the **cards**.  
Charges for **phone** calls will appear on the customer's monthly MasterCard or Visa statement.

24/3,K/8 (Item 5 from file: 625) **Links**  
American Banker Publications  
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0036938  
**NEW CREDIT CARD PHONE**

American Banker - March 13, 1985, Wednesday ; Pg. 10  
**Word Count: 125**

**Byline:**  
Michael Weinstein and David O. Tyson

**Text:**

...a new telephone and related computer system that lets consumers make calls with major credit **cards**.

The **phone**, the AT&T 40A charge **card phone**, has a mechanism that automatically "reads" the data **encoded** in the magnetic stripes of the **cards**. It will **cost** about \$800.

National Data will supply the computer system, which will connect the **phone** to the company's nationwide communications network. National Data's network handles messages for authorization...

24/3,K/9 (Item 6 from file: 625) **Links**

American Banker Publications

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0034320

**Steps Banks Can Take to Reduce Risks in Automated Teller Machines**

American Banker - December 10, 1984, Monday ; Pg. 25

**Word Count:** 230

**Byline:**

By IRA LIPMAN

**Text:**

...that banks should take to safeguard customers and their assets:

- \* Protect communication lines - especially public **telephone** lines. Banks should be able to guarantee the security and privacy of customers' **accounts** against internal employee and outside criminal interference.

- \* **Encode** customers' PINs (Personal Identification Numbers) while transmitting data. Encoding the numbers will protect account information...

24/3,K/10 (Item 7 from file: 625) **Links**

American Banker Publications

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0031631

**Widespread Bank Card Fraud Under Assault: Sophisticated Weapons in Use - From Holograms to the Scrutiny of Merchants**

American Banker - September 10, 1984, Monday ; Pg. 17

**Word Count:** 1,002

**Byline:**

By CHARLES B. KEIL

**Text:**

...sale - both MasterCard and Visa have implemented Dial Terminal Systems (a dial terminal reads the **encoded** strip on a bank **card** and authorizes transactions over voice grade **telephone** lines). To enhance this use and control the expense Visa is extending its own network ...

24/3,K/11 (Item 8 from file: 625) [Links](#)

American Banker Publications

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0029239

**Interlink Network Chooses Visa as Processor: Company Will Provide Computer Link Between Banks for Debit Card System**

American Banker - June 19, 1984, Tuesday ; Pg. 3

**Word Count:** 785

**Byline:**

By MICHAEL WEINSTEIN

**Text:**

...and software," said Charles T. Russell, Visa's president and chief executive officer, in a **telephone** interview.

Visa has been promoting its electron **card** as a universal mechanism for point-of-sale applications.

The **card** has data **encoded** in three machine-readable technologies: magnetic stripe, used by banks; bar code, common in supermarkets...

24/3,K/12 (Item 9 from file: 625) [Links](#)

American Banker Publications

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0028150

**Broker Pleads Guilty To Insider Trading**

American Banker - May 14, 1984, Monday ; Pg. 14

**Word Count:** 250



**Byline:**

Special to the American Banker

**Text:**

...expert with the law firm, obtained the secret information by electronic searching of confidential and **coded** computer files of the firm.

Mr. Salvatore then **passed** the information on to Mr. Lerman in a series of clandestine meetings and **telephone** calls.

Mr. Lerman traded securities in his own name and nominee names and managed to...

24/3,K/13 (Item 10 from file: 625) [Links](#)

American Banker Publications

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0027546

**The Value of Focus Groups: Another Look at Their Impact and Limitations**

American Banker - April 25, 1984, Wednesday ; Pg. 4

**Word Count:** 488

**Byline:**

Robert J. Kramer, President, Kramer Associates, Yardley, Pa.

**Text:**

...4,000, depending upon the nature of the population being studied and other factors. The **cost** per respondent would thus range from roughly \$200 to \$400.

In contrast, a 15 minute **telephone** survey (including the **costs** of questionnaire design, interviewing, **coding** and tabulation, and preparation of a written report) will generally **cost** from \$25 to \$40 per interview. Therefore, for an investment of, say, \$6,000, one...

24/3,K/14 (Item 11 from file: 625) [Links](#)

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0025619

**The European Marketing Convention: Sparks from Lasers and Heated Feuds, Reassuring Words from Orwell's Son**

American Banker - March 8, 1984, Thursday ; Pg. 16

**Word Count:** 1,972

**Byline:**

Jeffrey Kutler and George Prince

**Text:**

...in the United States are doing the same thing, AT&T with its own magnetically **encoded** plastic **cards** and MCI with any valid bank credit **card**. The difference in France is that the electronic funds transfer **phone** system will be universal, not just for long-distance calling, and it will use smart **cards** with computer chips inside them, not the common magnetic credit card.

The reason is simple...

24/3,K/15 (Item 12 from file: 625) **Links**

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0024851

**Discount Broker Service Thrives**

American Banker - February 9, 1984, Thursday ; Pg. 1

**Word Count:** 1,015

**Byline:**

Staying Small and Anonymous By JOHN MORRIS

**Text:**

...features immediately separate this discount service from many others: first, there is no toll-free **telephone** number as customers deal only with the bank; and second, the bank's list of **accounts** remains **secret**.

Springfield Marine believes this secrecy is very important. At what point will the large discounters...

24/3,K/16 (Item 13 from file: 625) **Links**

American Banker Publications

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0022141

**The Smart Card Is Well on Its Way, And the Bankers Are Ready for It**

American Banker - September 21, 1983, Wednesday ; Pg. 17

**Word Count:** 1,342

**Byline:**

By ARLEN R. LESSIN; The development of and applications of the smart card are discussed by Mr. Lessin, of SmartCard International Inc., who says the card offers features that are not available on any other transaction card.

**Text:**

...attached to a TV or videotex in the home. This involves home banking and bill **payment** (via **encrypted** transmissions) and retail purchases.

- \* In coinless **telephone** booths.
- \* As a military I.D. **card** at Fort Lee, Virginia.
- \* As a specialized medical record card.
- \* Scheduled use as a pay...

24/3,K/17 (Item 14 from file: 625) [Links](#)

American Banker Publications

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0001202

**European 'Smart Card' to Make Debut in US Next Year: Memory Plastics Will Be Tested on First Bank System's Videotex Terminals**

American Banker - December 4, 1981, Friday ; Pg. 3

**Word Count:** 1,057

**Byline:**

By ROBERT TRIGAUX

**Text:**

...be transmitted over telephone lines during the videotex test," Mr. MacIntire said. Data transmitted over **telephone** lines between the bank and a holder of the smart **card** will be uniquely encrypted or scrambled so that attempts to tap a **telephone** line would result only in meaningless, **coded** information. Further, since the **encryption** capability resides within the individual **smart card**, Mr. MacIntire explained, each holder of the **card** has a **personal data encryption** pattern that he can unscramble, but that cannot be understood even by holders of other...

24/3,K/18 (Item 1 from file: 268) [Links](#)

Banking Info Source

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00224193 (USE FORMAT 7 OR 9 FOR FULLTEXT)

**Marketing to the international affluents**

Aka, Birtan

American Banker , p 4, 5, 12, 13, 17 , Oct 6, 1982 Language: English Record Type: Abstract

**Abstract:**

...is vital to attract affluent international customers who will be interested in checking and savings **accounts**, CDs, safekeeping services, telex machines capable of receiving and sending **coded** messages, 24 hour **telephone** service, security, confidentiality, and ancillary services such as translation services. A separate private banking department...

24/3,K/19 (Item 2 from file: 268) [Links](#)

Banking Info Source

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00217330 (USE FORMAT 7 OR 9 FOR FULLTEXT)

**Let your fingers do the banking**

Lim, T.T.

Asian Banking , v 4 , n 4 , p 72-73 , Jun 1983 Language: English Record Type: Abstract

**Abstract:**

...customers to complete any of five banking transactions, free of charge, from any push button **phone**. Using a **secret** number, customers can order a new cheque book, **pay** bills to pre-authorized companies, check bank balances, request account statements, and change personal account...

24/3,K/20 (Item 3 from file: 268) [Links](#)

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00212904 (USE FORMAT 7 OR 9 FOR FULLTEXT)

**Off-line checks with personal identification**

Anonymous

ATM Report , v 2 , n 10 , p 6-8 , Oct 1983 Language: English Record Type: Abstract

**Abstract:**

Adapting ATM or POS devices to a system using off-line checks and **cards** with **coded personal** identification **data** would be much less costly than implementing a total personal identification system. Voice prints are...

24/3,K/21 (Item 4 from file: 268) [Links](#)

Banking Info Source

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00202947 (USE FORMAT 7 OR 9 FOR FULLTEXT)

**Security: checking the cards**

Anonymous

Banking World , p 35 , Apr 1984 Language: English Record Type: Abstract

**Abstract:**

In an attempt to improve security, four credit-**card** issuing companies have established a joint venture to market transaction **telephones** to retailers, which authorise credit **card** transactions and verify cheque **cards**. IBM has developed a time-variant key, which solves **encrypting** messages sent through multi-terminal EFT- PoS networks; Visa has developed a card with magnetic ...

24/3,K/22 (Item 5 from file: 268) [Links](#)

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00196133 (USE FORMAT 7 OR 9 FOR FULLTEXT)

**Sears tests bill paying in Calif.**

Anonymous

Nilson Report , v 338 , p 8 , Aug 1984 Document Type: Newsletter Article Language: English Record Type: Abstract

**Abstract:**

Sear's "QuickPay" service allows California cardholders to **pay** bills over the **phone** using a MICR-**encoded** deposit slip, a four-digit I.D. number, and a coded list of merchants to...

24/3,K/23 (Item 6 from file: 268) [Links](#)

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00124567 (USE FORMAT 7 OR 9 FOR FULLTEXT)

**Update: Australia takes to plastic**

Anonymous

Banking Technology , v 4 , n 10 , p 8 , Oct 1987 Document Type: Journal Article Language: English Record Type: Abstract

**Abstract:**

The Australian government's interest in plastic **payments** technology is growing, with: 1) a national system of credit **card** accepting **phones** developed by Telecom Australia & New Zealand Bank, operated by debit or credit **cards** with magnetically **encoded cards** with PIN security; and 2) introduction of a license/I.D. card by the New...

24/3,K/24 (Item 7 from file: 268) [Links](#)

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00074837 (USE FORMAT 7 OR 9 FOR FULLTEXT)

**Security: plugging information leaks**

Sherizen, Sanford

Bank Systems & Technology , v 27 , n 2 , p 59-60,62 , Feb 1990 **Language:** English **Record Type:** Abstract

**Abstract:**

...banks need to take steps to plug information "leaks." Methods of assuring security include using **pass** codes of sensitive fax machine transmissions, **encrypting** data in computers and data going over **phone** lines, restricting physical access to equipment, and using the kind of security equipment that the...

24/3,K/25 (Item 8 from file: 268) [Links](#)

Banking Info Source

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00068007 (USE FORMAT 7 OR 9 FOR FULLTEXT)

**Beware! Fax attacks!**

Anonymous

ABA Banking Journal , v 82 , n 6 , p 52,54-55,58,60 , Jun 1990 **Language:** English **Record Type:** Abstract

**Abstract:**

...present serious security problems for banks: faxes can be sent to the wrong number, false **payment** instructions may come via fax, and fax **phone** lines may be tapped, for example. To enhance security, banks can verify **payment** instructions by **phone**, use machines to scramble and **decipher** fax messages, use separate, dedicated **phone** lines for confidential material, insure against fax risks, and use couriers to transmit extremely sensitive...

24/3,K/26 (Item 9 from file: 268) [Links](#)

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00060814 (USE FORMAT 7 OR 9 FOR FULLTEXT)

**Opening of Eastern Europe may reap benefits for card products**

Anonymous

Card News , v 5 , n 20 , p 1-3 , Oct 22, 1990 **Document Type:** Newsletter Article **Language:** English **Record Type:** Abstract

**Abstract:**

...in magnetic stripe card technology make Eastern European nations a potentially huge market for smart **cards**. Possible applications include: 1) **encoding** medical data and **paying** for prescriptions; 2) pre-**paying** for **telephone** use; 3) controlling access to computer systems and physical facilities.

24/3,K/27 (Item 10 from file: 268) [Links](#)

Banking Info Source

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00046500 (USE FORMAT 7 OR 9 FOR FULLTEXT)

**Bettor banking to be found at New York's racetracks**

Anonymous

Bank Advertising News , v 15 , n 44 , p 1-2 , Jul 8, 1991 **Document Type:** Journal Article **Language:** English **Record Type:** Abstract

**Abstract:**

The NYRA One account offered by the New York Racing Association entitles **accountholders** to place bets at the Aqueduct, Saratoga or Belmont Park racetracks by **telephone**, at the track, or at off-track **card**-activated "**SAM**" betting machines. Clubhouse patrons can also place bets free of charge by computer from their...

24/3,K/28 (Item 1 from file: 608) [Links](#)

KR/T Bus.News.

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00181747 **Story Number:** 5391 (USE FORMAT 7 OR 9 FOR FULLTEXT)

**SAINT PAUL PIONEER PRESS, MINN., BUSINESS SOLUTIONS COLUMN**

Saint Paul Pioneer Press

17:19 E.T.

**Document Type:** Newspaper **Record Type:** Fulltext **Language:** English

**Word Count:** 1016

**Text:**

...two primary dates a month.

Your bank may offer such other helpful services as automatic  
**account**  
debits or pre-authorized **payments**, security **coded**  
**telephone**/fax transfers,  
wire transfers, controlled disbursement and use of checks requiring one  
signature on smaller.



28/3,K/1 (Item 1 from file: 256) [Links](#)

TecInfoSource

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02660574      **Document Type:** Company

**NetGrocer.com Inc (660574)**

1112 Corporate Rd

North Brunswick , NJ 08902-1446 United States

**Toll Free Telephone Number:** (888) 638-4762

**Homepage:** <http://www.netgrocer.com>

**File Segment:** Directory

**Contact:** Sales Department

**Organization Type:** Corporation

**Status:** Active

**Sales:** NA

**Date Founded:** 1995

**Immediate Parent:** neXpansion Inc

**Revision Date:** 20031030

...grocery, drug store, and general merchandise products online. The firm serves over 200,000 customers.

**Encryption** technologies protect credit **card**, address, and other **personal information**. NetGrocer.com's Web site includes word, phrase, brandname, category, and other product search features...

28/3,K/2 (Item 1 from file: 625) [Links](#)

American Banker Publications

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0053792

**Bankers Group Proposes On-Line Plan For Point-of-Sale Debit Card Systems**

American Banker - July 10, 1986 ; Pg. 1 ; Vol. 151 , No. 134

**Word Count:** 800

**Byline:**

By MIKE WEINSTEIN

**Text:**

...will quickly be behind us," he said.

The ABA proposal also requires that PINs be **encrypted**, or scrambled, when they are transmitted over **phone** lines from the **card**

-reading terminals  
to central computers.

Transactions approved when the on-line system is not operating...

28/3,K/3 (Item 2 from file: 625) Links

American Banker Publications

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0053620

**Smart Card Debate: Visa, MasterCard Face Off**

American Banker - July 3, 1986 ; Pg. 1 ; Vol. 151 , No. 130

**Word Count:** 1,722

**Byline:**

By JEFFREY KUTLER

**Text:**

...in  
the United States. However, MasterCard seems intent on raising the ante by  
portraying the **smart card** as the surefire **payments**  
technology of the  
future. The imbedded semiconductor chip holds far more **personal** and  
**payment data** than the **encoding** method currently in  
use, and it is more  
secure from fraud or unauthorized use.  
"We...

28/3,K/4 (Item 3 from file: 625) Links

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0038779

**MasterCard, Visa Holders to Access AT&T Phones**

American Banker - March 25, 1985, Monday ; Pg. 22

**Word Count:** 165

**Text:**

...process the MasterCard International Inc. and Visa USA transactions.  
Consumers can already use other plastic **cards** -- including  
American Express **cards**, AT&T **cards**, and local  
**telephone** company calling **cards** -- in AT&T's  
**phones**, which go by the name "**Card Caller**."

The **phones** have a video display screen to provide instructions for using the **phone** and a slot that automatically reads the data **encoded** in the magnetic stripes of the **cards**.

Charges for **phone** calls will appear on the customer's monthly MasterCard or Visa statement.

28/3,K/5 (Item 4 from file: 625) [Links](#)

American Banker Publications

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0036938

### **NEW CREDIT CARD PHONE**

American Banker - March 13, 1985, Wednesday ; Pg. 10

**Word Count:** 125

#### **Byline:**

Michael Weinstein and David O. Tyson

#### **Text:**

...a new telephone and related computer system that lets consumers make calls with major credit **cards**.

The **phone**, the AT&T 40A charge **card phone**, has a mechanism that automatically "reads" the data **encoded** in the magnetic stripes of the **cards**. It will **cost** about \$800.

National Data will supply the computer system, which will connect the **phone** to the company's nationwide communications network. National Data's network handles messages for authorization...

28/3,K/6 (Item 5 from file: 625) [Links](#)

American Banker Publications

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0027546

### **The Value of Focus Groups: Another Look at Their Impact and Limitations**

American Banker - April 25, 1984, Wednesday ; Pg. 4

**Word Count:** 488

#### **Byline:**

Robert J. Kramer, President, Kramer Associates, Yardley, Pa.

#### **Text:**

...4,000, depending upon the nature of the population being studied and other factors. The **cost** per respondent would thus range from roughly \$200 to \$400.

In contrast, a 15 minute **telephone** survey (including the **costs** of questionnaire design, interviewing, **coding** and tabulation, and preparation of a written report) will generally cost from \$25 to \$40...

28/3,K/7 (Item 6 from file: 625) [Links](#)

American Banker Publications

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0022141

### **The Smart Card Is Well on Its Way, And the Bankers Are Ready for It**

American Banker - September 21, 1983, Wednesday ; Pg. 17

**Word Count:** 1,342

#### **Byline:**

By ARLEN R. LESSIN; The development of and applications of the smart card are discussed by Mr. Lessin, of SmartCard International Inc., who says the card offers features that are not available on any other transaction card.

#### **Text:**

...attached to a TV or videotex in the home. This involves home banking and bill **payment** (via **encrypted** transmissions) and retail purchases.

- \* In coinless **telephone** booths.
- \* As a military I.D. **card** at Fort Lee, Virginia.
- \* As a specialized medical record card.
- \* Scheduled use as a pay...

28/3,K/8 (Item 7 from file: 625) [Links](#)

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0001202

### **European 'Smart Card' to Make Debut in US Next Year: Memory Plastics Will Be Tested on First Bank System's Videotex Terminals**

American Banker - December 4, 1981, Friday ; Pg. 3

**Word Count:** 1,057

#### **Byline:**

By ROBERT TRIGAUX

#### **Text:**

...be transmitted over telephone lines during the videotex test," Mr. MacIntire said. Data transmitted over **telephone** lines between the bank and a holder of the **smart card** will be uniquely **encrypted** or scrambled so that attempts to tap a **telephone** line would result only in meaningless, **coded** information. Further, since the encryption capability resides within the individual **smart card**, Mr. MacIntire explained, each holder of the **card** has a **personal data encryption** pattern that he can unscramble, but that cannot be understood even by holders of other...

28/3,K/9 (Item 1 from file: 268) [Links](#)

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00224193 (USE FORMAT 7 OR 9 FOR FULLTEXT)

**Marketing to the international affluents**

Aka, Birtan

American Banker , p 4, 5, 12, 13, 17 , Oct 6, 1982 **Language:** English **Record Type:** Abstract

**Abstract:**

...is vital to attract affluent international customers who will be interested in checking and savings **accounts**, CDs, safekeeping services, telex machines capable of receiving and sending **coded** messages, 24 hour **telephone** service, security, confidentiality, and ancillary services such as translation services. A separate private banking department...

28/3,K/10 (Item 2 from file: 268) [Links](#)

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00217330 (USE FORMAT 7 OR 9 FOR FULLTEXT)

**Let your fingers do the banking**

Lim, T.T.

Asian Banking , v 4 , n 4 , p 72-73 ; Jun 1983 **Language:** English **Record Type:** Abstract

**Abstract:**

...customers to complete any of five banking transactions, free of charge, from any push button **phone**. Using a **secret** number, customers can order a new cheque book, **pay** bills to pre-authorized companies, check bank balances, request account statements, and change personal account...

28/3,K/11 (Item 3 from file: 268) Links

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00212904 (USE FORMAT 7 OR 9 FOR FULLTEXT)

**Off-line checks with personal identification**

Anonymous

ATM Report , v 2 , n 10 , p 6-8 , Oct 1983 **Language:** English **Record Type:** Abstract

**Abstract:**

Adapting ATM or POS devices to a system using off-line checks and **cards** with **coded personal** identification **data** would be much less costly than implementing a total personal identification system. Voice prints are...

28/3,K/12 (Item 4 from file: 268) Links

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00196133 (USE FORMAT 7 OR 9 FOR FULLTEXT)

**Sears tests bill paying in Calif.**

Anonymous

Nilson Report , v 338 , p 8 , Aug 1984 **Document Type:** Newsletter Article **Language:** English **Record Type:** Abstract

**Abstract:**

Sear's "QuickPay" service allows California cardholders to **pay** bills over the **phone** using a MICR-**encoded** deposit slip, a four-digit I.D. number, and a coded list of merchants to...

28/3,K/13 (Item 5 from file: 268) Links

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00121907 (USE FORMAT 7 OR 9 FOR FULLTEXT)

**Banking trends: shopping the supermarket frozen food aisle for banking tips**

Nadler, Paul S.

American Banker , p 4 , Nov 16, 1987 **Language:** English **Record Type:** Abstract

**Abstract:**

...Many supermarkets own their own ATMs, which generate fee income and obviate the need to **pay** any fee to a bank. Some grocery stores own their own **pay phones** and make money off every call placed. And some supermarkets **encode** the checks cashed on their premises and

thus earn two cents an item.

28/3,K/14 (Item 6 from file: 268) [Links](#)

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00074837 (USE FORMAT 7 OR 9 FOR FULLTEXT)

**Security: plugging information leaks**

Sherizen, Sanford

Bank Systems & Technology , v 27 , n 2 , p 59-60,62 , Feb 1990 **Language:** English **Record Type:** Abstract

**Abstract:**

...banks need to take steps to plug information "leaks." Methods of assuring security include using **pass** codes of sensitive fax machine transmissions, **encrypting** data in computers and data going over **phone** lines, restricting physical access to equipment, and using the kind of security equipment that the...

28/3,K/15 (Item 7 from file: 268) [Links](#)

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00068150 (USE FORMAT 7 OR 9 FOR FULLTEXT)

**Is video banking poised to take off (again)?**

Anonymous

Bank Operations Report , v 20 , n 1 , p 1-3 , Jun 1990 **Language:** English **Record Type:** Abstract

**Abstract:**

...banking is Princeton Telecom's development of a remote disbursement facility that uses a MICR-**encoded** laser printer to ease the processing of **telephone** or PC-initiated bill **payments**.

28/3,K/16 (Item 8 from file: 268) [Links](#)

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00068007 (USE FORMAT 7 OR 9 FOR FULLTEXT)

**Beware! Fax attacks!**

Anonymous

ABA Banking Journal , v 82 , n 6 , p 52,54-55,58,60 , Jun 1990 **Language:** English **Record Type:** Abstract

**Abstract:**

...present serious security problems for banks: faxes can be sent to the wrong number, false **payment** instructions may come via fax, and fax

phone lines may be tapped, for example. To enhance security, banks can verify **payment** instructions by **phone**, use machines to scramble and **decipher** fax messages, use separate, dedicated **phone** lines for confidential material, insure against fax risks, and use couriers to transmit extremely sensitive...

28/3,K/17 (Item 9 from file: 268) [Links](#)

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00060814 (USE FORMAT 7 OR 9 FOR FULLTEXT)

**Opening of Eastern Europe may reap benefits for card products**

Anonymous

Card News , v 5 , n 20 , p 1-3 , Oct 22, 1990 **Document Type:** Newsletter Article **Language:** English **Record Type:** Abstract

**Abstract:**

...in magnetic stripe card technology make Eastern European nations a potentially huge market for smart **cards**. Possible applications include: 1) **encoding** medical data and **paying** for prescriptions; 2) pre-**paying** for **telephone** use; 3) controlling access to computer systems and physical facilities.

28/3,K/18 (Item 10 from file: 268) [Links](#)

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00046500 (USE FORMAT 7 OR 9 FOR FULLTEXT)

**Bettor banking to be found at New York's racetracks**

Anonymous

Bank Advertising News , v 15 , n 44 , p 1-2 , Jul 8, 1991 **Document Type:** Journal Article **Language:** English **Record Type:** Abstract

**Abstract:**

The NYRA One account offered by the New York Racing Association entitles **accountholders** to place bets at the Aqueduct, Saratoga or Belmont Park racetracks by **telephone**, at the track, or at off-track **card**-activated "**SAM**" betting machines. Clubhouse patrons can also place bets free of charge by computer from their...

28/3,K/19 (Item 1 from file: 608) [Links](#)

KR/T Bus.News.

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00181747 **Story Number:** 5391 (USE FORMAT 7 OR 9 FOR FULLTEXT)

**SAINT PAUL PIONEER PRESS, MINN., BUSINESS SOLUTIONS COLUMN**



Saint Paul Pioneer Press

17:19 E.T.

**Document Type:** Newspaper **Record Type:** Fulltext **Language:** English

**Word Count:** 1016

**Text:**

...two primary dates a month.

Your bank may offer such other helpful services as automatic  
**account**  
debits or pre-authorized **payments**, security **coded**  
**telephone**/fax transfers,  
wire transfers, controlled disbursement and use of checks requiring one  
signature on smaller..

30/3,K/1 (Item 1 from file: 625) Links

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0026466

## **Have We Reached the Crossroads of Retail Banking?**

American Banker - March 28, 1984, Wednesday ; Pg. 4

**Word Count:** 3,121

### **Byline:**

By DR. ECKART VAN HOOVEN; Dr. Eckart van Hooven is a member of the board of managing directors of Deutsche Bank AG, Frankfurt. He spoke before the 6th European Financial Marketing Association convention in early March.

### **Text:**

...ours unlocks the potential of modern technology.

"Imagine: Our customers go shopping, book a vacation **trip**, make a mortgage **payment**, buy and sell securities, **transfer** title to property, withdraw money from their savings account -- and all of this with but...

[◀Back](#)**1 page(s) will be printed.**

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**Record: 1**

**Title:** Automated fare for subways hits a snag.

**Authors:** Sims, C.

**Source:** New York Times; 6/13/91, Vol. 140 Issue 48630, pB1

**Document Type:** Article

**Subject Terms:** \*TECHNOLOGICAL innovations  
\*TRANSPORTATION

**Geographic Terms:** NEW York (N.Y.)  
NEW York (State)  
UNITED States  
NAICS/Industry Codes481212 Nonscheduled Chartered Freight Air Transportation  
488999 All Other Support Activities for Transportation

**Abstract:** Tells of the delay in New York City's plans to install an automatic fare-collection system which would allow bus and subway riders to pass through electronic turnstiles using a prepaid card. The Metropolitan Transportation Authority selected the lowest bidder three months ago to build the system, but has reversed its decision and will reopen the bidding.

**ISSN:** 0362-4331

**Accession Number:** 9107153630

**Database:** Academic Search Premier

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Databases selected: Multiple databases...

## Smart cards crack credibility frontier

*Anonymous.* CTS Accounting Software Survey. May 1990., Iss. 96; pg. 1

**Subjects:** Travel & Entertainment Cards, Telecommunications, Technology, Smart Cards, Security, Retail Stores, Point Of Sale Systems, Major Article, Health Care Industry, Government Market, Foreign Banks, Efts, Debit Cards, Credit Cards, Automation

**Locations:** United Kingdom, US, San Francisco, Pacific, Norway, London, Europe, England, California

**Companies:** Agriculture Department, Bank of America (Duns:00-691-1747 ) , Barclays Bank, Bergen Bank, Club Mediterannee, Gstaad Palace Hotel, JR Tokai, Nissan Car Life, Ptt, Seven Eleven Japan, Visa International

**Product Names:** St. Moritz Card, Moneta, Minitel, Jerseycard, Hisroshima Can-pas Card System

**Author(s):** Anonymous

**Publication title:** CTS Accounting Software Survey. May 1990. , Iss. 96; pg. 1

**Source type:** Report

**ProQuest document ID:** 7536434

**Document URL:** <http://proquest.umi.com/pqdweb?did=7536434&sid=1&Fmt=2&clientId=19649&RQT=309&VName=PQD>

### Abstract (Document Summary)

There have been a number of pilot projects in Europe which test the viability of "smart cards." Half of the 200 worldwide trials are in France, including municipal cards in Blagnac, medical cards in Pas de Calais, and card use by three public transportation systems. Generally smart cards serve as "electronic purses," allowing hotel guests to pay for services without carrying cash. Health cards can carry medical histories. Only France and Norway have made much progress towards making smart cards, rather than magnetic striped cards, generally accepted payment instruments. Smart cards are used to guard against unauthorized access to computers in France, Belgium and Greece, and to physical premises in California. Other applications being tested include management systems, travel reward programs, freight services, satellite TV, pension programs, auto maintenance, and food stamp distribution.

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## **An electronic payment terminal for \$160 US**

*Anonymous. CTS Accounting Software Survey. Jan 17, 1989. Vol. 6, Iss. 1; pg. 1*

Subjects: Travel & Entertainment Cards, Smart Cards, Remote Service Units, Pricing, Equipment Selection, Efts

Locations: Germany, France, Europe

Companies: Grundig

Product Names: Minitel

Author(s): Anonymous

Publication title: CTS Accounting Software Survey. Jan 17, 1989. Vol. 6, Iss. 1; pg. 1

Source type: Report

ProQuest document ID: 7524283

Document URL: <http://proquest.umi.com/pqdweb?did=7524283&sid=4&Fmt=2&clientid=19649&RQT=309&VName=PQD>

### **Abstract (Document Summary)**

Grundig currently has an electronic payment terminal on the European market which reads both smart cards and magstripe cards and has a storage capacity of 2,000 stopped card numbers and a maximum of 400 payment operations per card. The French unit costs \$250 and is connected to a Minitel which is its power unit and modem. The American version will have a built-in power source and modem, no smart card module, and will cost less than \$160. These terminals have an innovative method of managing bank identification number tables, and Grundig offers after-sales service on the units.

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Databases selected: Multiple databases...

## **New smart card features electronic travelers checks**

*Anonymous. CTS Accounting Software Survey. May 31, 1988. Vol. 8, Iss. 10; pg. 7*

Subjects: Travelers Checks, Travel & Entertainment Cards, Technology, Smart Cards, Credit Cards, Automation

Locations: US

Companies: Smartcard International, Thomas Cook Group

Product Names: Ulticard

Author(s): Anonymous

Publication title: CTS Accounting Software Survey. May 31, 1988. Vol. 8, Iss. 10; pg. 7

Source type: Report

ProQuest document ID: 7528547

Document URL: <http://proquest.umi.com/pqdweb?did=7528547&sid=4&Fmt=2&clientId=19649&RQT=309&VName=PQD>

### **Abstract (Document Summary)**

SmartCard International and the Thomas Cook Group will work together to produce a product based on SmartCard's UltiCard. The new product will be the first advanced smart card for travel related and financial services. The card will have a keypad and display screen for recording expenses, and could eventually replace conventional travelers checks.

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## Smart card reports: dozens of millions of smart cards by 1990

*Anonymous.* CTS Accounting Software Survey. Jan 21, 1987. Vol. 4, Iss. 1; pg. 5

Subjects: Travel & Entertainment Cards, Telephone Banking, Technology, Smart Cards, Negotiable Instruments, Market Segmentation, Efts, Credit Cards

Locations: US

People: Seidman, Steven

Companies: At&t, Palo Alto Management Group

Author(s): Anonymous

Publication title: CTS Accounting Software Survey. Jan 21, 1987. Vol. 4, Iss. 1; pg. 5

Source type: Report

ProQuest document ID: 7519403

Document URL: <http://proquest.umi.com/pqdweb?did=7519403&sid=4&Fmt=2&clientid=19649&RQT=309&VName=PQD>

### Abstract (Document Summary)

A recent study of the market for smart cards suggests that: 1) business travelers are a likely market, with 40% of the \$125 billion they will spend in the next 12 months paid for by T&E cards, or credit cards. Credit card and telephone card issuers stand an equal chance of monopolizing this market, and other industries like airlines may also enter the market. In the future 10% of U.S. public telephones could accept pre-paid cash cards and generate from \$800 million to \$1.2 billion in sales.

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on-line. (Some retailers prefer on-line authorization for all purchases.)

**Major rollout.** After the pilot phase ended, the card used in the Blois test was selected as the standard. This card is the Bull CP8, which contains 8K of memory.

The Blois pilot ran from September 1982 to July 1984 and involved 15,000 cards. (There are 20,000 households in Blois.) Terminals were situated in 150 merchant locations. In the experiment there were an average of 3,000 smart card transactions per month. While this represents only about 20 per terminal per month, remember that the pilot was intended to demonstrate technical feasibility.

Following the pilot, the technology was improved by Bull and the card industry evaluated the test results further.

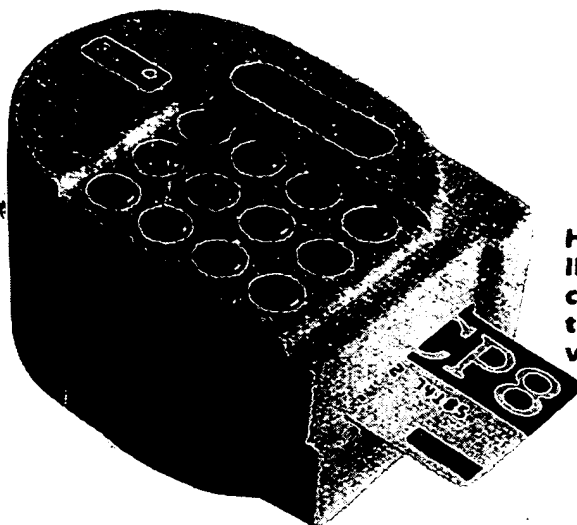
In March 1985, Carte Bancaire announced that the smart card program would be implemented nationwide, in stages. Carte Bancaire is the French bank card organization. It includes card issuers as well as Carte Bleu, Visa's French affiliate.

Currently, 3 million cards are in use in four regions of France. National coverage is expected by the end of 1988. At that point, an estimated 17 million cards will have been distributed throughout the country.

The cards will allow customers to make withdrawals through automated teller machines at banks, post offices, and other sites. Customers will also be able to make broad use of the cards in Minitel video display terminals attached to the phone system. Among the many Minitel services are home banking and shopping and on-line telephone number reference. Some banks have already tied smart cards into this system.

To support the national rollout, terminals that accept the cards have to be widely distributed. A thousand certifiers are already in the field. Plans call for a total of 300,000 certifiers to be in use by 1990.

To encourage merchants to install full-service point-of-sale terminals, Carte Bancaire has offered them lower fees. The current fee for point-of-sale transactions is 1.5%. Merchants who accept smart cards will pay only 0.4% on purchases made with the new instruments. Merchants need not meet any volume minimums to qualify for the discount. This fee is intended as an ongoing rate, not a short-term promotion. If French banks realize the savings they anticipate from smart cards, they may lower that rate even further.



**Hand-held certifiers like this are used to process smart-card transactions when merchant's volume doesn't justify installation of a full-service authorization terminal.**

**"Electronic wallet."** Even as this smart card program progresses, French banks are looking into a second strategy that would build on a concept originated by the French Postal, Telephone, and Telegraph Authority.

In 1985, the PTT began installing a system of pay phones that accept only preloaded smart cards. These cards are sold in two denominations. Once the value implanted in the chip is used up, the card can be discarded.

The PTT introduced this service to combat the growing vandalism of public phones. As in the U.S., French pay phones have often been destroyed by vandals trying to steal coins.

The French banks want to extend this concept to create an "electronic wallet." This would be a special-purpose smart card used for small purchases, such as movie tickets, that don't need on-line authorization.

Unlike the current PTT card, the supply of money in this proposed card could be replenished periodically. The technology is already available for this application.

And while the PTT can be used by the bearer, the banks prefer that their electronic wallet require PIN verification.

Disagreement over the fee that the PTT would have to pay banks to participate in the broader service has held up progress on this smart card. In any case, it is doubtful that this service would be launched in less than three years. But the potential for such a service is vast—PTT sells over 1 million of its limited-use cards each month.

**Wide range of uses.** One of the most interesting aspects about the programmable smart card is its adaptability. The card can be programmed either during manufacturing or—to a degree—while it is in the field.

The card's primary role remains that of a payment instrument. But Europeans—both in the financial field and in other industries—are using smart cards for a variety of other purposes. Portable record keeping—"a file cabinet in your pocket"—is a popular application. The smart card often is used to control access to physical facilities or to electronic files.

It is technically possible for a single smart card to fulfill all possible functions, given the power of microchips. However, society has not yet caught up to technology in this case. Therefore, cards generally fulfill only one purpose at present.

**Pocket files.** The memory capacity of the chip can simplify record keeping while enhancing the user's privacy.

The University of Paris, for example, now issues smart cards to its students. They use the cards to record current class schedules, classes taken, and grades received. In Nice, the smart card assures confidentiality when students dial in through Minitel for results of their baccalaureate examinations.

Many European health facilities have adopted smart cards. In Blois, smart cards have been used since late 1985 to maintain health records for pregnant women and for children under two years of age. The card is also issued to people over 65 as an emergency medical record. The Blois physicians must use their own smart cards, Minitels, and card readers to decipher a patient's medical-record smart card. Only authorized medical staff in hospitals can access patient's card records.

In Fribourg, Switzerland, the European Health Data Corp. runs a health plan called SAHA—System for Active Health Assistance. Members receive high-quality medical care, including



# Smart card moves ahead in Europe

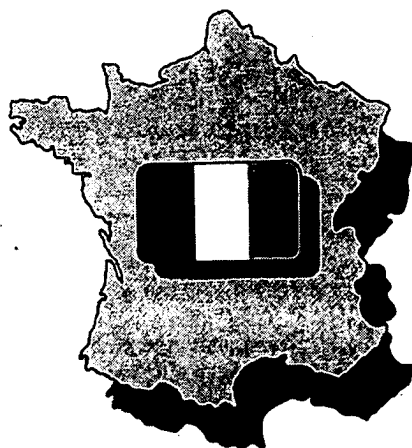
Smart cards are being tested in several parts of Europe, but France—where national implementation is under way—is the place to watch

**T**he smart card is fast becoming a fixture in Europe, for its adaptability as much as for its security features. France leads the way in smart card development. Several other European countries also are exploring various applications of chip-in-the-card technology.

As in the United States, European financial institutions and retailers have been striving for solutions to rising bank card fraud and check processing costs, and the smart card promises to offer an answer. In France, an additional incentive for smart card development is Minitel, the national videotex network. This advanced technology cries for an easy, yet highly reliable, means of access and payment.

**The French way.** The story of the smart card begins more than a decade ago. In 1974, French inventor Roland Moreno applied for a patent for a security device that incorporated a portable memory. After further development, this became the smart card, a credit-card-sized piece of plastic with an embedded microchip.

Mr. Loviton is chairman of Groupe Facem, a consulting firm based in Paris, France. The firm specializes in electronic banking and electronic retailing, and banks and retailers account for the major portion of its client base. The firm also has an office in Chicago.



The first working smart cards were distributed in 1978 at an electronic funds transfer conference in Monte Carlo. The way was paved for the beginning of the French financial experiments with smart cards.

For American bankers to get the proper perspective on these experiments, they must first understand three major differences between the French and American ways.

First, France's four largest banks are among the world's top ten. While the U.S. has thousands of depository institutions, France has about 300.

Second, French consumers have a penchant for writing checks.

Third, direct debit point-of-sale banking is already a widespread practice in

France. With 48,000 magnetic stripe readers already in use all over France, customers are accustomed to entering personal identification numbers (PINs) and purchasing by debit card.

**Pilot programs.** In 1982, a nonprofit research group called Smart Card GIE (Groupement d'Interet Economique Carte à Memoire), decided to take its research a step further. The group, which included banking interests, launched three pilot programs using three different types of smart cards, each with a unique chip design.

Three French cities were selected for the test: Blois, Lyon, and Caen. Blois was selected for its proximity to a card processing center. Lyon, the second largest city in France, offered a commercial center environment. Caen was chosen because its local legislative representative also served as the nation's minister of telecommunications.

History was made in July 1982, when the first smart card transaction took place in Lyon. In 1983, Smart Card GIE replaced the original smart cards with embossed hybrids that could be read in both smart card and magnetic stripe terminals.

Merchants initially resisted the test. Their attitude changed when the research group dropped the usual fees charged to merchants for purchases made with smart cards.

**Use at merchants.** There are two ways of using cards at the point of sale.

The first entails a handheld device called a certicator (see photo). This device is relatively inexpensive and hence appeals to merchants whose volume doesn't justify full-service point-of-sale terminals.

After the customer's card is inserted in the certicator, the customer punches in his or her PIN. The microchip in the card verifies the PIN. If it is correct, the certicator gives the merchant an authorization number, which is transferred to the sales draft to guarantee payment.

Merchants with large volumes of transactions use electronic payment terminals. These are cash registers that are linked into telecommunication networks and are capable of reading smart cards. Because the chip can verify the PIN, the need to secure the line is eliminated.

The rest of the process varies according to the size of the purchase. If it is less than the floor limit, the terminal authorizes the purchase off-line. The data are transmitted to the bank later in a batch of similar transactions. If the purchase exceeds the floor limit, the terminal calls up the bank for immediate authorization

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savings.

- Lessors Excess Liability
- Lessors Contingent Liability
- Lessors Contingent Physical  
Damage
- Interim Car Coverages
- Residual Value Insurance

**"French banks  
want to extend  
the smart card  
concept to create  
an 'electronic  
wallet.' This  
would be used for  
small purchases  
that don't require  
an on-line  
authorization"**

four medical visits and two dental checkups each year. The smart card serves both as a proof of membership in the program and as a portable medical record, which can be updated at each visit.

**Security device.** Many business concerns in France have adopted or are considering applying the smart card as a security device. Banks have looked into them particularly as a preventative for electronic fraud.

Banque Populaire uses smart cards to insure client confidentiality for the home banking service it offers over Minitel. At Banque Nationale de Paris, the smart card controls access to computer terminals in-house. It also dictates which employees can access which files.

Access control through smart cards is helping Circad, a software firm, improve its marketing efforts. Circad rents software over telephone lines, and access is controlled with special smart cards. Customers who want to "test-drive" a program before buying it can do so with limited-access smart cards that prevent complete use of the program.

**Smart future?** While France is the most advanced nation in payment smart cards, other countries have conducted experiments with them. Norway recently announced plans for a wide-scale rollout similar to that planned in France.

Despite the many potential uses of the smart card, it is still in its infancy. Some statistics will help illustrate this point.

There were 40 billion financial transactions of all types in France last year. Of these, 20 billion were small cash transactions, less than ten francs each. Unless the electronic wallet concept catches on, these small transactions will not be card based. Of the remaining 20 billion, only 300 million—1.5%—were performed using stripe and smart cards.

Although the future bodes well for the smart card, it will no doubt take years to build up volume. □

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